MANUAL OF COMPENSATION INSURANCE

RULES AND RATES FOR CALIFORNIA

STATE COMPENSATION INSURANCE FUND

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GIFT

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CALIFORNIA
COMPENSATION MANUAL

JANUARY, 1914

Manual of Compensation Insurance.

GENERAL NOTICE.

The Rules and Instructions, Rates and Classifications, given in this Manual take effect January 1, 1914. In every Manual there must, of necessity, be opportunities for improper classification, and for the evasion of the true spirit of the Manual. The Fund must rely upon its representatives to apply the Manual fairly and equitably to the conditions encountered in the solicitation of business. An effort to assign a risk to some Manual classification, which may be misinterpreted to cover it, is improper, and will not be approved by the Fund. Representatives are requested to seek a Manual classification which most fairly and adequately represents the hazard involved in the risk. No perversion of the classification or evasion of the requirements in this Manual will be permitted.

GENERAL INSTRUCTIONS.

Representatives of the Fund should read very carefully the rules, classifications, and rates contained in this Manual. No deviation or alterations will be permitted, except as they are promulgated officially by the Fund. When changes in this Manual are made, agents will be notified as promptly as possible, and they shall thereupon enter such changes herein, and be governed thereby.

Representatives must be especially careful to see that every portion of the application or proposal for insurance is correctly prepared, as this is the basis of the insurance contract, and any inaccuracy or uncertainty as to the nature of the risk may lead to serious misunderstanding and result in dissatisfaction to the assured, to the Fund, and to its representatives. Classifications shall be stated as in the Manual, and an estimate of pay roll, with the proper premium rate, shall appear in all applications or proposals.

RATES.

The rates in this Manual cover the entire obligation of compensation for bodily injuries imposed by chapter 176, Laws of 1913, State of California, including the obligation for statutory medical aid provided in paragraph (*a*) of section 15. It is not permissible to write a compensation coverage policy excluding statutory medical aid.

The rates are based on the average hazard in each classification, omitting, however, the hazard involved in any part thereof, for which provision for separate rating has been made. In applying these rates to particular risks, additions or deductions will be made according as the physical inspection of each such risk shows it to be above or below the average for which the rate was formed.

The Fund further reserves the right to arbitrarily or specifically rate any risk which may,

in the opinion of the Fund, require such arbitrary or specific rating.

MEDICAL AID.

Paragraph (*a*) of section 15 of the compensation law provides that an injured employee shall be furnished such medical, surgical and hospital treatment, including nursing, medicines, medical and surgical supplies, crutches and apparatus, as may reasonably be required at the time of the injury and thereafter during the disability, but not exceeding ninety days, to cure and relieve from the effects of the injury, the same to be provided by the employer; and in case of his neglect or refusal seasonably to do so the employer to be liable for the reasonable expense incurred by or on behalf of the employee in providing the same. This provision is a part of the compensation plan, and is referred to in this Manual as "Statutory Medical Aid."

Compensation rates in this Manual include this obligation. Compensation coverage can not be written to exclude this obligation.

PAY ROLL.

The employer who desires to insure his workmen's compensation obligation must cover all his operations and include all pay roll of any nature at the proper rates. The term "pay roll" as used in these rules shall be understood to mean any form of remuneration received by an employee of any character or grade, whether such remuneration is in the form of wages, salaries,

allowances, bonuses, board, store certificates, contract price for piece-work, or any other consideration moving from the employer to the employee as a part of the contract of employment. The pay roll shall not, however, include special reward for meritorious achievement, for discovery, nor pure gratuities, nor the results of voluntary profit-sharing arrangements, provided these or any of them are no part of the contract of employment, or the actual consideration therefor.

EXECUTIVE OFFICERS.

"Executive Officers," for the purposes of this Manual, shall mean those officers of a corporation commonly known and styled as president, vice-president, secretary or treasurer, and shall include, in addition thereto, any other executive officers enumerated in and empowered by the charter or any regularly adopted by-law of the corporation and who are elected or appointed and empowered by the directors.

Employers may be practically classed in three divisions—individual, copartnership, and corporation. An individual employer obtains his remuneration from his business in the form of profits rather than wages, and his remuneration forms no part of that remuneration which furnishes the basis for premium computation under these rules. A copartnership employer represents an arrangement under which each of the partners draws his compensation out of the business theoretically under the form of undivided

profits, but practically in an agreed amount known in business as a "drawing account" of a partner. This remuneration of the various members of a copartnership, no matter how many there may be, does not become a part of the remuneration which furnishes the basis for premium computation under this Manual.

These conditions find no equivalent where the employer is a corporation, and it is and should be the effort of those devising just and equitable rules for premium distribution to bring all risks to the same common level, so far as the character of the employer is concerned, leaving differentials entirely to operations rather than to organization.

In the actual transaction of business the executive officers of a corporation, as above defined, are in most respects quite like the members of a copartnership as regards the contract of employment.

As respects the remuneration of executive officers as above defined, the Fund in the application of this Manual will exclude entirely such remuneration from the pay roll to which premium rates shall apply, as in this Manual provided, or will, at the option of the applicant, include such executive officers within the compensation coverage, and no premium charge will be made upon any portion of the earnings of any executive officer in excess of $1,666.66 per annum; that amount shall be arbitrarily considered the annual earnings of each executive officer for

the purposes of compensation coverage, but this rule shall not apply to other employees or to persons other than executive officers as above defined.

CLERICAL OFFICE EMPLOYEES.

It is permissible to state separately in the schedule the remuneration of office employees engaged in strictly clerical duties, and apply thereto the rates provided in this schedule.

DRAUGHTSMEN.

It is permissible to state separately in the schedule the remuneration of draughtsmen engaged in strictly office duties and apply thereto the rates provided in the Manual for clerical office employees.

In the case of draughtsmen supervising, apply the rates applicable to the hazard in connection with which such draughtsmen are employed.

TEAMS.

Where teams are owned or used by an employer, the drivers, helpers, and all other employees, either permanently or temporarily employed in connection with such teams, shall be included at their actual earnings in the pay rolls reported. The rate for compensation insurance shall be $1.50 for each $100.00 of wages, except for the following classifications: "Boilers (steam), installation of," "Millwrights," "Safe Movers," "Iron and Steel Workers" and "Scrap Iron and Junk Dealers," for which the rates for the classifications in the Contractors' Schedule shall apply.

Also, except for Coal Dealers and Logging and Lumbering operations, for which the compensation rates of the classifications "Coal Merchants—receiving or shipping by water or by land and water," "Coal Merchants—receiving or shipping by land but not by water" and "Logging and Lumbering operations with transportation of logs to mill (not including operations of logging railroad)" shall apply.

Where teams including drivers are employed under a contract with the owner of such teams for a consideration, only a portion of which is the actual pay roll of the drivers, one third of the actual amount paid for such teams under the contract with the owner shall be considered as the pay roll of the drivers, and shall be included in the policyholder's pay roll to which the compensation rate is applicable.

In some occupations involving the use of teams, it is the practice of employers to temporarily engage helpers who are paid by the job or by the hour and discharged when the particular undertaking is ended. These employees are usually known as "roustabouts" or "lumpers." There is no continuity of employment, nor is there regular periodical employment. A roustabout or lumper employed upon a job to-day may never be employed again or may be employed frequently or infrequently at irregular intervals. The question whether or not this constitutes casual employment which is excluded from the operation of the compensation law is

a serious one, but in view of the probable intention of the legislature, it seems reasonable to assume that although such employment is in a sense casual, it is in connection with the regular business operations of the employer and should not be so regarded. The provision respecting casual employment was intended for application in other directions, such, perhaps, as the employment of an expressman to deliver a package or a boy to run an errand, something not constantly occurring and not really a part of an employer's regular business. Employees of this character should be included at their actual earnings in the pay rolls reported.

ADJACENT STATES.—For teams operated in states adjacent to and also in the State of California, the home address of the assured being outside of the limits of the State of California and the teams being stabled outside of the State of California, compensation coverage may be provided for the drivers of such teams while in the State of California for $7.50 per driver. Under no circumstances is this rule to apply to teams stabled or located in the State of California, even though they may operate a portion of the time in other states.

LOADING AND UNLOADING.—The employees engaged in loading and unloading must be covered by compensation coverage in accordance with these rules. Drivers are to be covered at the rate provided for drivers, subject to the exceptions to that rate, and helpers and all others are to be

covered in accordance with the classification which describes the operation undertaken. For example, the unloading of structural iron is covered as to employees at the structural iron rate.

CHAUFFEURS.

"Chauffeurs" shall mean, for the purposes of these rules, those engaged in the driving of mechanically propelled vehicles customarily used upon the highways, but not including vehicles operated upon tracks. Chauffeurs may be covered under the rules applicable to drivers, but the minimum rate for a chauffeur shall be one and one half per cent of his actual pay roll. This rate applies to chauffeurs both of commercial cars and those engaged in driving private and pleasure cars. Chauffeurs, including those privately employed upon pleasure cars, can only be covered for compensation when their actual pay roll is included with the regular business pay roll of the employer, or, if the employer has no other business pay roll, a separate policy may be issued to cover the compensation to one or more chauffeurs, in which event the premium rate shall be as above provided. If the chauffeur lives in the household of the employer, or is boarded or supported by him under any arrangement which makes the cost of such board or support a part of his actual earnings, then his cash wages shall be increased by an amount equal to fifty per cent thereof, and such total amount shall be considered and reported as actual pay

roll. No policy upon chauffeurs privately employed apart from the regular business operations of the employer shall be issued for compensation unless the employer shall warrant that he has no other person in his personal employ, either in his business or in his household, except those included in his policy.

MINIMUM PREMIUMS.

A minimum premium is an expression of the lowest premium amount for which a single risk can be written and carried for any period. Where the actual premium computed at the rates is less than the minimum premium the minimum premium shall be the controlling premium for the policy, but where the actual premium computed at the rates is more than the minimum premium, the actual premium shall control. In the event of the cancellation of any policy of insurance or contract with a policyholder according to its terms, if the minimum premium expressed in the policy is the controlling premium, cancellation shall be upon the basis of the minimum and in accordance with the rules respecting cancellation.

In the case of any risk classified in any schedule except the Contractors' Schedule, where work is performed away from shop or plant, the assured shall be instructed in all such cases that a separate record of pay roll must be kept and proper rates applied thereto in accordance with the rates and classifications contained in the Contractors' Schedule.

LIMITED AND UNLIMITED INSURANCE.

The rates given in this Manual are for unlimited compensation insurance, but the Fund reserves the right to decline to insure any risk in which the minimum requirements of the Industrial Accident Commission with regard to construction, equipment and operation are not observed, or which is beyond the safe carrying of the State Compensation Insurance Fund.

The Fund further reserves the right to decline to grant unlimited insurance on any risk which, in the opinion of the Fund, includes a catastrophe hazard beyond the safe carrying of the State Compensation Insurance Fund.

All classifications appearing in this Manual marked with a dagger (†) can not be written for unlimited insurance without previous authorization by the management. If accepted for limited insurance only, the limit for any one accident or disaster shall not exceed fifteen thousand dollars ($15,000), or such an amount less than that sum which, in the opinion of the management, shall be necessary to bring the risk within the safe carrying of the State Compensation Insurance Fund.

For limited compensation insurance the Fund may, at its discretion, allow a reduction from the net rate of ten per cent thereof, or such other percentage reduction as may appear to be warranted.

ADDITIONAL INTERESTS.

Two or more employers engaged in a common enterprise involving a common pay roll may obtain compensation coverage without additional charge because of the additional interests involved, it being understood that there is but one obligation for compensation.

RESIDENCES, FARMS AND ESTATES.

For employees in connection with residences, farms or estates the following rates shall apply:

Residences—

For each "Chauffeur," see page 11.

For each "Coachman," se pages 8–11.

For each "Gardener," "Choreman," or "General Laborer," $6.00 per annum.

For each "House Servant," $4.00 per annum.

For intermittent labor (meaning occasional employment of persons for general labor), a blanket charge of $7.00 per annum.

Farms—

For all employees, including house servants, a rate of $1.50 for each $100.00 of actual cash wages exclusive of board and lodging.

Estates—

For each "Chauffeur," see page 11.

For each "Coachman," see pages 8–11.

For each "Farm Laborer," see page 77.

For each "Gardener," "Choreman," or "General Laborer," $6.00 per annum.

Estates—

For each "House Servant," $4.00 per annum.

For intermittent labor (meaning occasional employment of persons for general labor), a blanket charge of $7.00 per annum.

Elevators—

The rate for elevator operators shall be the rate of the governing classification of the risk, unless the rate for such governing classification is lower than $1.50, in which event $1.50 shall be the rate to be applied to the actual wages earned by those employed to operate the elevators. If no regular elevator operator is employed, the wage expenditure for the operation of each elevator shall be considered at not less than $500 per annum. Reference is made to the Warehouse and Store Schedule and the classifications therein having reference to elevator operators and others having the care and custody of buildings and elevators.

All rates in the following schedules are expressed in terms of $100 of the annual pay roll.

BAKERS, CONFECTIONERS, ETC., SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

BAKERS, CONFECTIONERS, ETC., SCHEDULE—RATES.

Classification.	Rate.
Adding sugar to cocoa by means of automatic mixer, including packaging and labelling of product (not available for division of pay roll)	1.57
Bakers (bread, biscuit, and cracker)	1.31
Baking Powder Mfrs.	1.31
Candy Mfrs.	1.57
Chewing Gum Mfrs.	1.31
Chocolate Mfrs.	1.31
Cocoa Mfrs.	1.31
Confectionery Mfrs.	1.57
Cracker Mfrs.	1.31
Ice Cream Mfrs.	1.31
Licorice Mfrs.	1.31
Macaroni Mfrs.	1.31
Pure Food Mfrs. (no milling)	1.31
Yeast Mfrs.	1.31

CHEMICAL, PAINT AND DRUG SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

CHEMICAL, PAINT AND DRUG SCHEDULE—RATES.

Classification.	Rate.
Acid Mfrs. (not otherwise classified)	3.33
Aerated Water Mfrs.	3.70
Alcohol and Acetic Acid Mfrs.	1.49
Alum Mfrs.	2.22
Ammonia Mfrs.	3.33
Aniline and Alizarine Mfrs.	2.40
Arsenic Mfrs.	3.33
Assayers and Analytical Chemists (not available for division of pay roll) shop work only	2.31
Benzine Mfrs.	3.70
Bleaching Powder Mfrs.	2.22
Boiler Preservative Compounds, Mfrs.	1.05
Borax Mfrs.	2.22
Camphor Mfrs.	1.49
Capsule (gelatine) Mfrs.	1.05
Carbonic Acid Gas Mfrs.	3.70
Chemical Mfrs. (not otherwise classified)	3.33
Color (dry) Mfrs.	1.05
Creosote Mfrs.	2.22
Dental Material Mfrs.	1.05
Disinfectant Mfrs.	3.33
Drug Mfrs. (grinding medicines)	1.05
Essential Oils, Distillation of	1.05

CHEMICAL, PAINT AND DRUG SCHEDULE—
RATES—Continued.

Classification.	Rate.
Extract (dyewood) Mfrs.	2.40
Extract (tanning) Mfrs.	2.40
Flavoring Extract Mfrs.	1.05
Hydrogen and Oxygen Mfrs.	3.70
Lead (red) Mfrs.	3.24
Lead (white) Mfrs.	3.24
Medicinal Extract Mfrs.	1.05
Mineral Water Mfrs.	3.70
Paint Mfrs. (no lead mfg.)	1.05
Patent Medicine Mfrs.	1.05
Perfumery and Flavoring Essence Mfrs.	1.05
Pharmaceutists	1.05
Pharmaceutical Goods Mfrs. (bandages, porous plasters, and like fabrics, not otherwise classified)	1.05
Putty Mfrs.	1.05
Saltpetre Mfrs.	2.22
Soda Ash Mfrs.	2.22
Soda-Bicarbonate Mfrs.	1.05
Sulphur Mfrs.	3.33
Tartaric Acid Mfrs.	1.49
Varnish Mfrs.	3.33
Vitriol Mfrs.	3.33
Whiting Mfrs.	1.05
Wood Preservative Mfrs.	2.22
Wool Extract Mfrs. (lanoline)	1.57

COACH, CARRIAGE AND WAGON SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.88

STAMPING.—All rates in this schedule include stamping hazard, if any.

Read General Rules.

COACH, CARRIAGE AND WAGON SCHEDULE—RATES.

Classification.	Rate.
Automobile Body (metal or wood) Mfrs.	2.25
Automobile Mfrs.	1.26
Note.—This classification applies only to concerns turning out automobiles as finished products, including the manufacturing of such parts as they may manufacture themselves, with assembling and finishing of automobiles, and is not applicable to concerns engaged in the manufacture of specific parts, such as motors, bodies, castings, and the like.	
Automobile Mfrs. (assembling of manufactured parts only) not available for division of pay roll	.99
Axle (wood) Mfrs.	2.25
Baby Carriage Mfrs.	.99
Car (railroad) Mfrs. (no steel cars)	4.05
Carriage, Coach and Wagon Mfrs. (not manufacturing railroad cars)	1.17

COACH, CARRIAGE AND WAGON SCHEDULE—
RATES—Continued.

Classification.	Rate.
Carriage, Coach, and Wagon Mfrs. (assembling of manufactured parts only) not available for division of pay roll	.90
Railroad Car Mfrs. (no steel cars)	4.05
Wheel (wood) Mfrs.	2.25

MINIMUM PREMIUM—$3.00.

BLASTING.—Policies written upon classifications in this schedule marked with an asterisk (*) and expressed to exclude blasting, may be written to cover blasting by the use of the Manual classification, rules, and rates therefor. The insured must be instructed in all cases where the separate blasting rate applies, that the amount of blasting pay roll expended, as defined under this classification, must be separately kept and reported.

RAILROADS.—The rates in this schedule include the construction, maintenance, and operation by policyholders of temporary work roads in connection with the work insured, provided such roads are constructed, maintained, and operated exclusively for the prosecution of the work covered by the insurance; that such construction, maintenance, and operation is wholly by means of employees of the assured carried on his pay roll; and that such railroad has no connection with or entry upon the tracks of any other railroad. If conditions are not as above stated, then all pay roll engaged in the operation of the road, but not in its construction or maintenance, must be separately kept, stated under the classification, and at the rates provided for railroads in the Miscellaneous Schedule.

This entire rule applies only to the Contractors' Schedule, and not otherwise.

Read General Rules.

CONTRACTORS' SCHEDULE—RATES.

Classification.	Rate.
Additions to, alteration and repair of insured's existing building or plants (not maintenance of equipment covered as manufacturing operation), excluding the erection or demolition of structural steel or of any fabricated iron or steel product or structure, or the construction of sewers, tunnels, shafts, or subways (only to be written in connection with compensation coverage insurance policies covering manufacturing plants)	6.12
Advertising Sign Mfrs.—erection and repairing only—(to cover only during actual performance of the work)	4.37
Architects, supervising	3.94
Arms—(heavy ordnance) erecting	6.12
*Artesian Well Drillers (no blasting)	2.62
Asphalt Layers—street or sidewalk (including yards and shops)	2.45
Autogenous Welding (oxyacetylene)	9.19
Automatic Sprinkler—erection or installation	2.62
Bells, installation of (tower bells)	3.50
Bill Posters (no erection or repair of signs)	2.62

Classification.	Rate.
†Blasting—pay roll to include the whole compensation of all employees engaged in the storage, handling, or use of explosives, and all men employed wholly or in part in work preparatory to blasting, such as loading, capping, connecting, and firing (policy to be limited when issued to cover blasting only)	25.00
*Blast Furnaces—erecting and repairing and relining (no blasting)	9.19
Boat Builders—constructing canal boats, scows and barges exclusively	3.94
Boat Builders—iron or steel, where staging or scaffolding is used, not otherwise classified (including shop and yard work)	6.56
Boat Builders—wood, where staging or scaffolding is used, not otherwise classified (including shop and yard work)	5.95
Boat Builders—constructing or repairing small yachts, sailboats or rowboats exclusively, wood or metal, not exceeding 40 feet over all (including shop and yard work)	1.75
Boat Builders—constructing or repairing small yachts, sailboats or rowboats exclusively, wood or metal, not exceeding 150 feet over all (including shop and yard work)	3.06
Boiler Scalers	4.37

Classification.	Rate.
Boilers (Steam)—installation of, and construction of necessary concrete or masonry foundations	4.37
Boilers, taking from one place to another	3.50
Brewery Vats within Breweries, both metal and wood—installation of (see rates, "Millwrights, erecting and repairing machinery").	
*Bridge Building—masonry other than concrete (no blasting)	7.44
*Bridge Building—metal (no blasting)	12.25
*Bridge Building—wood (no blasting)	7.44
Building—office or mercantile, contractors for janitor work, including cleaning and caretaking, also the operation of the elevators, heating, lighting, and power apparatus on the premises	2.62
†Building Movers—other than wooden	10.41
†Building Movers—wooden buildings	9.19
†Building raising, shoring buildings, removing walls and foundations, columns, and piers, and rebuilding same	10.41
Buildings, Portable—erection of	3.50
Cabinet Work—("See Carpenters, interior trim").	
Cable (electric), placing of same in conduits or subways	3.06

Classification.	Rate.
†Caisson Work for building foundations; pay roll to include that of all employees working under air pressure and all others engaged in or upon the caissons or the apparatus connected therewith	9.19
†Caisson Work for bridges and other sub-aqueous work; pay roll to include that of all employees working under air pressure and all others engaged in or upon the caissons or the apparatus connected therewith	11.03
*Canal Excavating (no blasting)	7.00
*Canal Lock Construction exclusively, with or without excavation (no blasting)	8.75
Carpenters — construction work (not bridge building)	4.37
Carpenters—interior trim and cabinet work only. (This classification does not cover general carpenter work)	2.45
Carrier Systems inside of mercantile buildings only—installation and repair of (gravity, pneumatic or power)	2.36
†*Cellar Excavation (no caisson or sub-aqueous work), including digging holes and filling them with concrete for foundations for buildings (no blasting) (refer to executive office if unlimited insurance is desired)	6.12

Classification.	Rate.
Cement Workers, finishing floors and walls, all work being laid on existing floors and walls of buildings	2.19
†Chimney Construction—stone, brick, or concrete, not structural iron or steel. (See "Masonry Work, building chimneys only.")	
Citrus Fruit Pickers—by contract only (excluding box making)	1.50
*Clay Digging (no canal, sewer or cellar excavation, or underground mining) (no blasting)	4.37
Cleaning and renovating stone fronts of buildings	7.00
Clearing of land, removing of stumps and grading for agricultural purposes exclusively, with or without blasting	2.80
†Concrete Erection—unit system, construction of concrete columns, beams, roofs, walls and floors in sections including subsequent erection and placing of same (refer to executive office if unlimited insurance is desired)	7.87
†Concrete mixers (mechanical), operating of (refer to executive office if unlimited insurance is desired)	9.19

Classification.	Rate.
†*Concrete Work: Bridge Building—Pay roll to include those engaged in making, setting up, and taking down of frames, scaffolds, and false work, no caisson work (no blasting) (refer to executive office if unlimited insurance is desired)	9.19
†*Concrete Work: Buildings (not grain elevators), reinforced concrete construction, with self-bearing floors, or other horizontal surfaces or parts, constructed by means of reinforced concrete. Pay roll to include those engaged in making, setting up, and taking down of frames, scaffolds, and false work (no blasting) (refer to executive office if unlimited insurance is desired)_____	9.10
†*Concrete Work: Buildings (not grain elevators), concrete construction, without reinforcement, either monolithic in form or by means of blocks, in which floors, beams, and horizontal bearing surfaces are not of reinforced or self-bearing concrete. Pay roll to include those engaged in making, setting up, and taking down of frames and false work (no blasting) (refer to executive office if unlimited insurance is desired)	6.12
*Concrete Work: Culverts—(See Bridge or Building Foundations) (no blasting).	
*Concrete Work: Dams—(See Waterworks) (no blasting).	

Classification.	Rate.
Concrete Work: Floors or pavements of artificial stone or concrete, not reinforced or self-bearing	2.45
Concrete Work: Foundations for buildings. Pay roll to include those engaged in making, setting up, and taking down frames, scaffolds, and false work, excluding all work in tunnels, subways, or caissons, for which use proper classifications and rates	5.25
Concrete Work: Foundations for piers, or abutments for bridges (not concrete bridges), retaining walls, water conduits (no tunneling), and other structures (not buildings, bridges, or dams). Pay roll to include those engaged in making, setting up, and taking down frames, scaffolds, and false work, excluding all work in tunnels, subways, or caissons, for which use proper classifications and rates	6.12
†Concrete Work: Grain Elevators—Pay roll to include those engaged in making, setting up, and taking down frames, scaffolds, and false work (refer to executive office if unlimited insurance is desired)	9.10
Conduits, already constructed underground (placing electrical cable or wire therein)	3.06

Classification.	Rate.
*Conduits for electric wires—construction work (no blasting)	5.25
*Contractors building wooden or frame private residences, flats, apartments, flats with stores underneath, one-story stores and stores with offices above, private stables and private garages exclusively and buildings not mercantile or factory, all not exceeding three stories and basement in height, including jobbing work connected therewith. (No blasting.) Not available for coverage in a policy which also covers other classes of building construction	3.32
Note.—This classification does not include the erection of churches, theaters or buildings intended for state, county or municipal use, such as courthouses, city halls or capitol buildings.	
*Contractors building private residences, flats, apartments, flats with stores underneath, one-story stores and stores with offices above, private stables and private garages exclusively and buildings not mercantile or factory, all not exceeding three stories and basement in height, where outside walls above foundations are wholly or in part of masonry or concrete, including jobbing	

Classification.	Rate.
work connected therewith. (No blasting.) Not available for coverage in a policy which also covers other classes of building construction	4.20
Note.—This classification does not include the erection of churches, theaters or buildings intended for state, county or municipal use, such as courthouses, city halls or capitol buildings.	
Contractors, General—where all work is subcontracted, or where contractor performs work involving more than one Manual classification:	
(*a*) For watchmen and timekeepers only	4.37
(*b*) For superintendent, watchmen, and cleaners	4.37
(*c*) Officers and employees supervising work	4.37
Note.—Superintendents only can not be insured except at the highest rated Manual classification for any direct work involved.	
Conveyors—coal and ash, installation of (in connection with power and manufacturing plants)	7.44
Conveyors and Hoisting Apparatus—coal and ore, installation of (in connection with docks)	11.03
Coppersmiths (away from shop)	6.12

Classification.	Rate.
Coppersmiths—installing and erecting appliances, copper and other sheet metals, wholly inside buildings not in course of construction	2.62
Cornices and Skylights—repairing and erecting	6.12
Corrugated Iron Buildings—erecting on or covering buildings already constructed (no structural steel work)	6.12
Cranes and Derricks—installation of	7.44
Crib work	6.12
*Dams—see Waterworks (no blasting).	
Decorators, interior and exterior—hanging flags and bunting for conventions and celebrations	4.81
Decorators—within buildings only	2.01
*Diamond Drilling (no blasting)	2.62
*Ditch digging—irrigation or drainage only. (No sewer or canal building, no blasting)	3.76
Divers	11.37
Door, window frame, or sash, erecting and repair—metal or metal covered	2.62
Dredging—by floating dredges	5.25
Drilling work—prospecting for ore—(no shaft sinking, no blasting)	2.62
Driving of wells for salt mining	2.62
†*Dry Docks—construction of (no blasting)	7.35
†Dry (floating) Docks—construction of	5.69

Classification.	Rate.
†Dry Docks—operating docks and repairing of vessels only (no construction of docks)	9.62
Dumbwaiters—installation of	3.32
Electrical apparatus, erection and repair work only, including the making of service connections and the installation of equipment in power plants, excluding erection of poles and stringing of wires	3.06
Electrical equipment, installation and repairs within buildings—and on buildings incidental to inside work—including the making of service connections for such work, excluding the installation of equipment in power plants	2.01
Electric light and power companies—construction of transmission lines not intended for local distribution	6.56
Electric light and power companies—construction work exclusively with erection of poles	6.56
Elevators (passenger or freight) erecting	6.12
Elevators (passenger or freight) repairing only	3.50
Elevator gates—installation of safety gates	2.62
Engines (steam)—installation of	4.37

Classification.	Rate.
†Excavating for bases of dams, retaining walls, and bridge foundations—no caisson work or cellar excavation (refer to executive office if unlimited insurance is desired)	6.12
Farm Machinery—erecting, repairing, testing, and demonstrating	3.50
Fences—wood, stone, metal, or concrete, construction of	2.36
Fire Alarms—municipal systems, construction of	5.25
Fire Escapes—erecting and repairing	9.10
Fire inspection of mercantile and manufacturing plants and similar risks	2.19
Fireproof Construction—by means of wire lathing and concreting, excluding roofs, floors, and horizontal surfaces	6.12
Fireproof Construction—reinforced or suspended concrete floors (see "Concrete Work: buildings, reinforced concrete construction," etc.).	
Fireproof doors and shutters—erecting and repairing inside of buildings exclusively	2.62
Fireproof doors and shutters—erecting and repairing outside of buildings	9.10
Fireproof tiles—construction and repair	6.12
Floor Surfacing by machines operated by electricity	2.45
Fumigation of buildings	1.14

Classification.	Rate.
Furnaces (heaters or stoves)—putting together and setting up in private residences only	2.01
Galvanized Iron and Sheet Iron Workers—erecting and repairing (no tank erection)	6.12
Gas Machines, acetylene—installation in country residences, churches, and factories	3.50
Gas, steam, and hot water apparatus, fitters and installation of ventilating plants (shop and outside). Must include shop pay roll, if any	2.01
*Gas Works—laying of mains and connections; no tunneling or blasting. Rates include gas explosion, inhalation, or asphyxiation	5.25
General Contractors (See Contractors, General).	
Glaziers (away from shop)	2.19
*Grading Land—no canal or cellar excavation, excluding railroad construction and road or street making, no quarrying or blasting	3.06
Gravity Chutes, erection of	4.37
Hod Hoists, installation, operation, and removal of hod elevators and construction hoists	7.87
Hot House Erection	2.62

Classification.	Rate.
House Furnishings (not otherwise classified)—installation of	.87
Irrigating Canals—construction—no rock work, blasting or steam shovel work	3.60
Iron and Steel Lock Gates—construction and installation	10.94
†Iron Work—erecting steel and iron frame structures (no bridge building)	12.25
Iron Work—erecting balconies, fire escapes, railings, staircases, coal chutes, iron shutters (outside of buildings)	9.10
Iron Work—placing iron or steel store fronts as alterations of existing buildings (no new construction)	9.19
Iron, Ornamental — (see Ornamental brass, bronze, and iron works within buildings—erecting).	
Jetty and Breakwater building	6.12
Jobbing Work on Buildings, other than private residences, excluding iron and steel frame erection and the demolition of buildings	5.25
Ladders—installation of, in buildings, together with rollers and tracks for same	2.36
Lamplighters	2.36
*Landscape Garden work (no blasting)	2.80
Lathers	2.19
Leather Belting, installation and repair	3.06
Lightning Rods, erecting	6.12

Classification.	Rate.
Light Prisms—erecting and repairing (except in pavements and grade floors)	7.87
Light Prisms—in pavements and grade floors, erecting and repairing	2.45
Locksmiths, repairing, fitting, and installing locks in completed buildings (including shop and outside work)	1.14
Mail Chutes in office buildings—installation of	2.36
Mailing Machines—installation of (see Millwrights).	
Mantel Setters and Repairers	1.75
Marble and Stone Setters—inside construction	1.75
*Marble and Stone Setters—away from shop (no blasting)	6.12
Marble and Stone Work—decoration in place only	4.37
Marine Railway—construction of	5.69
†Marine Railway—handling boats, displacement 80 tons or less	2.80
†Marine Railway—handling boats, displacement over 80 tons	6.12
†*Masonry Bridges—other than concrete (no blasting)	7.44
†*Masonry Work — building chimneys only (no structural iron or steel) (no blasting)	9.80
*Masonry Work—(not otherwise classified) (no blasting)	6.12

Classification.	Rate.
Masonry work in connection with sewers should take the sewer rate and not the "Masonry Work (not otherwise classified)" rate. This rate to be applied irrespective of whether the General Contractor subcontracts the masonry work or does it himself.	
Mausoleums, Monuments, and Mortuary Work, erecting only	4.81
Merry-go-rounds, Swings, and other similar circular, movable amusement devices, dismantling, removing, erecting, and repairing	7.00
Metal Ceiling Work—installation away from shop	2.19
Metallic Lathing	2.19
Millwrights—erecting and repairing machinery	3.50
Mosaic Work—floors only within buildings	1.49
Mural Decorations and setting stained glass windows in churches and public buildings	2.01
Office Furniture and Fixtures—metal, erection of	1.92
Oil Producing—including the driving of wells and putting raw product in vessels or pipe lines for transportation	2.62
Ornamental brass, bronze, and iron work within buildings—erecting	5.25

Classification.	Rate.
Owners engaged in construction work, or for whom construction work is being done (see Contractors, General).	
Oxyacetylene welding (autogenous welding)	9.19
Packers—packing and unpacking furniture and other household utensils—see rates, Warehouse and Store Schedule, "Storage (furniture)."	
Painting and decorating away from shop	4.81
Painting and decorating, interior work exclusively, away from shop	2.01
Paper Hangers	2.01
Parquet Floor Laying	1.49
Paviors (not otherwise classified) including shop and yard	2.45
Pile Drivers—including timber wharf building thereon, if any	6.12
Pile Driving for building foundations	6.12
Plaster Board—erecting away from shop	2.19
Plaster Block (not fireproof tile): Partitions, erection of, inside of buildings	2.19
Plasterers	2.19
Plumbers (including house connections). Must include shop pay roll, if any	2.01
*Pneumatic Tubes—installation of, including construction of conduits and manholes, and care and maintenance of same (no blasting)	5.25

Classification.	Rate.
Portable Bakers' Ovens, installation or removal	2.36
Portable Buildings—erection of	3.50
Pumps—erection or installation	3.50
*Railroad Construction—steam—no blasting, tunneling, or bridge building, including incidental culverts not more than 10-foot span and steam shovel work	6.12
*Railroad Construction—steam—no blasting, tunneling, or bridge building, including incidental culverts not more than 10-foot span. No steam shovel. (Not available for division of pay roll)	4.81
*Railroad Construction—electric, horse, or cable—with or without installation of electric equipment or pole lines connected therewith, including incidental culverts not more than 10-foot span; interurban lines exclusively—no blasting, tunneling, or bridge building. Not available for division of pay roll	4.81
*Railroad Construction—electric, horse, or cable—with or without installation of electric equipment or pole lines connected therewith, including incidental culverts not more than 10-foot span; urban lines entirely within the corporate limits of any one city or town—no blasting, tunneling, or bridge build-	

Classification.	Rate.
ing. Not available for division of pay roll	4.11
Railroad Construction—electric, horse, or cable—(not including third rail systems). Laying or relaying of rails exclusively. Not available for divided pay rolls	4.11
Railroad Construction — electric — rail joint welding in street by molten metal or electricity	8.75
Railroad Signal erection or installation (not including operation of railroad)	5.25
*Refrigerating Company, excavation and laying and repair of pipe lines (no blasting)	5.25
Refrigerating Machinery—installation of	3.50
Riggers—ship or boat	4.55
†Riggers—not ship or boat	9.10
*Road or Street Making (no quarrying), including incidental culverts not more than 10-foot span (no blasting)	3.06
Roofers, using exclusively felt, paper, pitch, or any bituminous material, with or without a finished surface of gravel, slag or flat tile (not overlapping)	4.81
Roofers, not otherwise classified	6.12
Safe Movers	10.50
Safety Tread—erection and installation	2.89

Classification.	Rate.
Salt Mining—including driving wells	2.62
†*Salvage Operations—in buildings previously damaged by fire, all operations incidental thereto, including handling, storing, and distributing goods (no blasting)	12.25
*Sand and Gravel Diggers—no canal, sewer, or cellar excavation or grading (no blasting)	4.37
Sand Excavation by means of suction dredges, including loading and unloading at docks, wharves, and elsewhere	4.37
Scaffolds, installation, operation and removal of	7.87
Note.—This classification is available only to concerns engaged in installing and leasing scaffolds to contractors, including the operation and removal of same when work has been completed.	
†*Scrap Iron and Junk Dealers—away from shop (no blasting). (Refer to executive office if unlimited insurance is desired.)	12.25
†Sewer Building—no limit of depth	11.03
†Sewer building, maximum depth of excavation 7 feet at any point. (Not available for division of pay roll)	9.10

Classification.	Rate.
Masonry work in connection with sewers should take the sewer rate and not the "Masonry Work (not otherwise classified)" rate. This rate to be applied irrespective of whether the General Contractor subcontracts the masonry work or does it himself.	
Sewer Cleaning—done by inserting a cylinder at one manhole and connecting it with rods from the next manhole, and drawing it through the sewer—taking out the sediment in buckets	6.12
*Sewage Disposal Plants—construction of, for private houses, institutions, or hotels, and not connected with public sewers (no blasting)	6.12
*Sewage Disposal Plants, public—no sewer construction or blasting	7.44
†Shaft Sinking	12.25
Ship or Boat Builders—iron or steel, where staging or scaffolding is used, not otherwise classified (including shop and yard work)	6.56
Ship or Boat Builders—wood, where staging or scaffolding is used, not otherwise classified (including shop and yard work)	5.95
Shipwrights—repairing vessels, or the machinery therein, while afloat or upon a dry dock	7.87

Classification.	Rate.
Showcases, outside—erection and installation of	2.01
Shutter erecting and repair, metal or metal covered	9.10
Sidewalk Calking	2.36
Sign (advertising) Mfrs.—erecting and repairing. (To cover only during actual performance of the work.)	4.37
Sign Painting or Lettering, in buildings or structures	2.36
Sign Painting or Lettering on buildings or structures	4.29
Silo erecting—metal (no blasting)	12.60
Silo erecting (wood)	7.44
Slaters—away from shop	6.12
†*Smokestacks and Chimneys (metal)—erecting (no blasting)	11.03
†Smokestacks and Chimneys—lining of	11.03
*Snow and Ice—removing (no blasting)	3.50
Soap Dispensers—installation and inspection	1.14
Soda Water Fountains—installation and repair	2.01
Staff Workers—erecting buildings or structures	7.26
Stairbuilding (wooden)	2.80

Classification.	Rate.
*State or Municipal Road or Street Making, including culverts not exceeding 10-foot span, excluding quarrying or blasting. This classification to include the setting up and taking down of roadmaking equipment and appliances at the place of work and the operation of roadmaking machinery or vehicles, with or without horses, or other draft animals, also the operation of trucks, traction engines and steam rollers or other vehicles (not automobiles) in connection with the work of transporting material, merchandise, and equipment to and from the place of work. The wages of all drivers, helpers and others engaged in connection therewith to be included in the pay roll and subjected to the rates. If teams are hired by contract, including drivers, then 50 per cent of the contract price of the teams shall be accepted in lieu of drivers' wages	3.06
For quarrying charge upon the pay roll engaged, the rates given in the Manual for Quarries (not lime or cement). Blasting not involved in quarrying operations, charge Manual rate.	
Statuary, in connection with mausoleums, monuments, or mortuary work, erection only	4.81

Classification.	Rate.
Steam Heating—laying of mains and connections	5.25
Steam Pipes or Boilers—applying cork, asbestos and other non-conducting materials to same	2.01
Street Cleaners	2.62
*Street or Road Making—(no quarrying) including incidental culverts not more than 10-foot span (no blasting)	3.06
†Subways—for passenger and freight traffic—open cut or cut and cover	12.25
†Subways—for passenger and freight traffic—tunneling only	12.25
*Tank or Gas Holders (metal)—erecting (no blasting)	11.03
Tank (wood) Builders—erecting	7.44
Tank (metal) erecting within buildings exclusively	7.87
Telegraph or Telephone—construction exclusively	5.25
Telescopes—erecting	2.01
Theater Stage Rigging—setting up ornamental, architectural and theater iron work and all mechanical effects over stages of theaters, including hanging of signs, setting stairways, iron beams, and lintels, all included in the operation of stage rigging	7.00
Thermostats—installation of	2.01
Threshing Machines and Shellers, operation of	5.25

Classification.	Rate.
Tile Work—for decorative floors, wainscoting, and interior decoration	1.75
Tinsmiths—away from shop	6.12
Traction Harvester, Threshing Machine and Farm Machinery, operation of	5.25
Trees — pruning, spraying, repairing, trimming, and fumigating, outside limits of towns and cities	4.37
Trees — pruning, spraying, repairing, trimming, and fumigating, in towns and cities	4.37
Tuck Pointing, not available for division of pay roll. This classification to apply to contractors doing this work exclusively	7.00
†Tunneling (including all work to completion)	12.25
†Tunnel Lining only, masonry concrete (for previously driven tunnels otherwise completed by other contractors). (This classification not available if lining is done by contractors constructing tunnel)	6.12
Upholsterers—away from shop	.87
Vacuum Cleaning—by means of portable air suction cleaning machines—rate to be charged on all wages, including drivers	2.01
Vacuum Cleaning Systems—installation of	2.01

Classification.	Rate.
Vaults—fire and burglar proof construction and installation	5.69
Vaults—prison vaults and cells	9.19
Waterproofing cellars and foundations	2.36
Waterproofing in or on structures (not bridges) by means of felt, paper, burlap or pitch (no roofing and no subaqueous work)	2.36
†*Waterworks—erection of standpipes and water towers (no blasting)	11.03
*Waterworks—construction of pumping station, dams, and reservoirs (no blasting)	6.12
*Waterworks—laying of mains and connections (no blasting)	5.25
Weather Strips, in window and doors, installation of	1.49
Windmill erecting	6.12
Window Calking	7.00
Window Cleaning	6.12
Window Cleaning Devices, installation of, outside buildings	7.00
Window Frames, metal—setting in buildings	2.62
Window Opening Devices—installation of	2.36
Wire Work, interior, erection only, excluding ornamental brass, bronze or iron work	2.36
†*Wreckers—marine (including salvage operations) (no blasting)	7.00
†*Wreckers—not marine (no blasting)	12.25

ELECTRIC SCHEDULE—RULES.

MINIMUM PREMIUM.—$3.00.

Read General Rules.

ELECTRIC SCHEDULE—RATES.

Classification.	Rate.
Electric light and power companies—operation, maintenance, extension of lines, and making of service connections	6.94
Electric light and power companies—operation, maintenance, extension of lines and making of service connections, operating no power plant—power purchased from others. Add 50 per cent to Manual rates.	
Electric light and power companies—transmission lines not for local distribution	6.94
Electric light and power companies—office employees not exposed to operating hazard	.65
Telegraph and telephone companies—operation, maintenance, extension of lines, and making of service connections	5.55
Telegraph and telephone companies—office and exchange employees only	.65
If manufacturing or mercantile plants insured at the manufacturing or mercantile rates applicable thereto are engaged in the generating of electricity and sup-	

plying the same or any part thereof to other plants or buildings, the manufacturing or mercantile rate applicable to the plant or location covered shall be applied to all pay roll in that plant, including the pay roll engaged in the generation and distribution of the electric current, and in addition thereto there shall be charged as an extra rate upon that portion of the pay roll actually engaged in the generation and distribution of electric current, including the maintenance of the equipment, a rate equal to 50 per cent of the rates stated in the Electric Schedule under the classification "Electric Light and Power Companies." This rule shall not apply to public service or public utilities plants nor to any plant having for its sole or principal purpose the generation and distribution of electric current.

Note.—Any construction work in connection with any risk insured under the Electric Schedule to be included at the rates for operation, maintenance and extension of lines.

LEATHER AND SHOE SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

LEATHER AND SHOE SCHEDULE—RATES.

Classification.	Rate.
Bag Mfrs.—traveling, portmanteau, and valise	.99
Baseball Mfrs.	.81
Boot and Shoe Mfrs.	.65
Boot and Shoe Pattern Mfrs. (not available for division of pay roll)	1.44
Counter, Heel, and Sole Cutters—entire pay roll to be included without division, except that Manual rate may be applied to office pay roll	1.80
Counter, Heel, and Sole Cutters—no hand-fed dinking or stamping machines, operated by mechanical power	1.44
Curriers	1.62
Cut Sole Mfrs.—entire pay roll to be included without division, except that Manual rate may be applied to office pay roll	1.80
Cut Sole Mfrs.—No hand-fed dinking or stamping machines, operated by mechanical power	1.44
Cutting upper leather—handwork only	1.44
Degreasing Skins, being a process of removing grease from skins, both tanned and untanned, by means of a naptha medium	6.75

LEATHER AND SHOE SCHEDULE—RATES—Cont.

Classification.	Rate.
Embossed Leather Mfrs.	4.05
Enamel Leather Mfrs.	1.62
Glove Mfrs. (leather)	.65
Glove Dressers	1.35
Harness and Saddle Mfrs.	1.53
Leather Belting Mfrs.	1.08
Leather Board Mfrs.—from leather scraps	1.80
Leather Dressers	1.80
Leather Embossing	4.05
Leather Wearing Apparel and Novelties	.90
Mail Bag or Pouch Mfrs.	1.08
Morocco Dressers	1.80
Patent Leather Mfrs.	1.62
Pocketbook Mfrs.	1.08
Shoe and Boot Mfrs.	.65
Shoe Stock Mfrs.—entire pay roll to be included without division, except that Manual rate may be applied to office pay roll	1.80
Shoe Stock Mfrs.—no hand-fed dinking or stamping machines operated by mechanical power	1.44
Slipper Mfrs.	.65
Tanners	1.62
Trunk Mfrs. (leather)	2.70

Classification.	Rate.
Wool Pullers—consisting of washing the wool on the hide under high water pressure. Operation of a machine which removes all burrs and impurities from the wool, also a fleshing machine which removes the extra particles from the hide, the above process being preparatory to tanning	1.62

LUMBER SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.88.

Read General Rules.

LUMBER SCHEDULE—RATES.

Classification.	Rate.
Bark Mills	4.81
Bark Peeling	4.81
Box Mfrs.—no machinery	1.66
Box Mfrs.—steam	2.96
Box Mfrs.—cigar	1.66
Box Mfrs. (wire bound)—no manufacturing of lumber used in constructing such boxes	2.03
Cooperage Stock Mfrs.—heads, hoops, staves, etc.	4.81
Excelsior Mfrs.	4.81
Lath Mfrs.	4.81
Last Block Mfrs.	2.96
Logging and Lumbering operations with transportation of logs to mill (not including operations of logging railroad)	4.16
†Logging Railroad—operation and maintenance of, not including accidents to passengers (including maintenance and extenson of existing lines) (refer to executive office if unlimited insurance is desired)	11.20
Lumber Yard Employees (commercial yards only) no mill hazard	2.40

LUMBER SCHEDULE—RATES—Continued.

Classification.	Rate.
Lumber Yard Employees—(not commercial yard)—to take highest rate for any mill connected therewith.	
Packing Case Mfrs.—no machinery	1.66
Packing Case Mfrs.—steam	2.96
Planing and Moulding Mills	3.42
Sash, Door, and Blind Mfrs. (including outside employees soliciting and measuring only)	3.42
Sawmills (including all employees whose duties require their presence in the mill)	4.81
Shingle Mfrs.	4.81
Stave Mfrs.	4.81
Veneer Mfrs.	4.81
Wood Yard Employees handling wood exclusively (commercial yards only)—no mill hazard	2.40

MEAT PACKING HOUSE AND STOCK YARD SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

MEAT PACKING HOUSE AND STOCK YARD SCHEDULE—RATES.

Classification.	Rate.
Cattle Dealers (not operating stock yards —not shipping)	4.53
Live Stock Shippers	6.47
Packing-Houses (no handling of live stock or slaughtering)	2.90
†Packing-Houses—including handling of cattle and slaughtering:	
Annual pay roll of $100,000 or less	3.24
Annual pay roll in excess of $100,000	4.53
Pork Packers (see Packing-Houses).	
Refrigerator Cars—loading and unloading of, and caring for freight in cars during transit	3.88
Sausage Mfrs.	2.90
Sausage Case Mfrs.	2.90
Slaughtermen	5.83
Stock Yards with railroad entry—with or without slaughtering	6.47

METAL SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

STAMPING.—The term "stamping" as used in this Manual applies whenever metals are cut, shaped, pressed or stamped by steam or other mechanical power, and the feeding of the material is done by hand, but not automatically. Classifications in this schedule marked with a star (*) do not include stamping within the rate named, while all other classifications not so marked include the stamping incidental to the process described in the classification. Where stamping is to be separately rated and charged for, as it must be in the classifications marked with a star (*), the pay roll of operatives employed in the work as above defined shall be kept separate from the general pay roll, and a premium rate charged thereon of $16.50.

Read General Rules.

METAL SCHEDULE—RATES.

Classification.	Rate.
Acetylene Gas Machine Mfrs.	2.16
Adding Machine Mfrs.	1.05
Aerated and Soda Water Apparatus Mfrs.	2.16
Aeroplane Mfrs., including overhauling and repairing in shop and outside, excluding operation and demonstration	2.16
Agate and Enamel Ware Mfrs.	6.94

Classification.	Rate.
Aluminum Ware Mfrs., from sheet aluminum—no rolling mill or smelting operations	3.33
Anchor Mfrs.	2.52
Annunciator Mfrs.	1.14
Arms (small arms) Mfrs.—not charging shells	1.14
Arms (heavy ordnance) Mfrs.	2.52
Autogenous welding (Oxyacetylene process) shop only	5.18
Automatic Slot or Vending Machines, Mfrs. of (including installation in place, repairs and taking down)	1.80
Automobile Engine Mfrs.:	
With foundry	2.25
Without foundry	1.80
Automobile Frame Mfrs.	3.51
Automobile Lamp and Lantern Mfrs. available only to manufacturers who solely manufacture automobile lamps and lanterns. This classification not to be used for purpose of divided pay roll	2.07
Automobile Radiator Mfrs.	1.22
Automatic Sprinkler Mfrs.	1.22
Axe Mfrs.—with foundry	2.25
—without foundry	1.80
Axle (metal) Mfrs.	2.25
Babbitt Metal Manufacturers	1.80
*Badge (metal) Mfrs.	1.80

Classification.	Rate.
Battery (storage) Mfrs. (Manufactured from lead plates)	4.44
Bedstead (metal) Mfrs.	1.80
Bedsteads (metal)—assembling manufactured parts only, no stamping	1.22
Bell Foundry	2.25
Bicycle and Bicycle Parts Mfrs. (including the assembling of bicycles)	1.14
Blacksmiths—not shoeing	1.80
No division of pay roll between those shoeing and not shoeing.	
Blacksmiths—shoeing	4.53
No division of pay roll between those shoeing and not shoeing.	
Blacksmiths—shoeing (including leading or driving animals of customers to and from shop)	4.53
Boilermakers	5.18
Bolt and Nut Mfrs.	1.80
Boot and Shoe Machinery Mfrs. (exclusively)	1.62
Brass Foundry	2.25
Brass Goods Mfrs.	1.80
Brass or Copper—rolling sheets, drawing wire or tubing, cold process	4.44
Bridge Works	7.77
Button (metal) Mfrs.	1.80
Cable (wire) Mfrs.	3.88
Can Mfrs.	8.32
Carbureter Manufacturing exclusively	1.89

Classification.	Rate.
Card Clothing Mfrs.	1.22
Carriage Dashes and Carriage Tops Mfrs. (not wooden)	1.53
Car Wheel Mfrs.	5.36
Cash Register Mfrs.	1.05
Cast Iron Pipe Mfrs.	4.16
Chain Mfrs.	2.52
Chandelier Mfrs.	1.80
Clock Mfrs.	.87
Coffin and casket (metal)	3.24
Confectioners' Machinery Mfrs.	1.62
Copper and Zinc Goods Mfrs.—no rolling mill, no smelting	1.80
Coppersmiths	1.80
Cotton Gin Machinery Mfrs.	1.62
Cutlery (not safety razor) Mfrs.	1.98
Cutting Dies Mfrs.	1.22
Decorative Wire Mfrs. (no wire drawing)	1.62
Drop Forging Works (not hardware)	2.52
Electric Apparatus Mfrs.	1.80
Electric Crane Mfrs.	4.53
Electric Fixtures Mfrs.	1.80
Electric Welding—shop only	5.18
Elevator Mfrs.	2.25
Enamel and Agate Ware Mfrs.	6.94
Eyelet Mfrs.	.87
Feed Water Heaters Mfrs.	2.25
Fenders and Fire Iron Mfrs.	2.25
File Mfrs.	1.89
Fire Engine Mfrs.	2.34

Classification.	Rate.
Fireproof Equipment Mfrs., including herring-bone, expanded metal products, metal furniture, filing equipment and wood working	3.15
Foundry (not otherwise classified)	2.52
Foundry, bell	2.25
Foundry, iron	2.52
Foundry, steel castings	2.52
Forging Work—hand work only—no machinery	1.80
Forging Work, steam	2.52
Furnace Mfrs.—house heaters	1.80
Galvanized Iron Works (shop)	1.80
Galvanizing or Tinning Sheet Metal, exclusively (not manufacturing sheet metal or metal goods)	1.80
Gas and Steam Fitters (shop only)	1.80
Gas or Gasoline Engine Mfrs. (not automobile), including engines for boats not exceeding 150 h. p.	2.34
Gas Engine Ignition Apparatus Mfrs. (not available to Gas Engine Mfrs.)	1.14
Gas and Electric Fixtures Mfrs.	1.80
Gas Holders	3.60
Gas Machines, Acetylene	2.16
Gas Meter Mfrs.	1.62
Gauges and Valves Mfrs.	1.14
Gear Grinding and Manufacturing	1.71
Gold Leaf Mfrs.	.87
Gum Vending Machine Mfrs.	1.80

Classification.	Rate.
Gun, Rifle and Pistol Mfrs. (not charging shells)	1.14
*Hardware (builders) Mfrs., butts, hinges, locks, doorbolts, window-catches, lifts, and such other light hardware as is used exclusively for the trim of buildings	1.14
*Hardware (carriage) Mfrs. (not otherwise classified)	1.14
*Hardware (saddlery) Mfrs. (not otherwise classified)	1.14
Horse Shoe Mfrs.	1.80
Ignition Apparatus for gas engine mfrs. (not manufacturing gas engines)	1.14
Instrument (professional or scientific) Mfrs.	.87
Iron and Steel Works—shop. (See Steel Works.)	
Iron Foundry	2.52
Jewelry Mfrs.	.61
*Label (metal) Mfrs.	1.80
Lamp and Lampshade Mfrs, metal work, including plating. (See Lamp and Lantern Mfrs.)	
*Lamp and Lantern Mfrs.	5.55
*Lampshade Mfrs.	1.80
Lawn Mower Mfrs.	1.62
Lead Works—sheet, pipe, shot (no smelting)	3.24
*Lock Mfrs.	1.14

Classification.	Rate.
Locomotive Works	3.15
Loom-Harness, Cop-Tube and Shuttle Mfrs.	1.14
Loom Mfrs.	1.14
Machine Shops—with foundry	2.25
Machine Shops—without foundry	1.80
Magneto Mfrs.	1.22
*Mail Box Mfrs.	1.62
Mailing Machine Mfrs.	1.80
Malleable Iron Works	2.52
Marine Engine Mfrs.—not more than 150 h. p. (no division of pay roll)—with foundry	2.25
—without foundry	1.80
Marine Engine Mfrs.—more than 150 h. p. (no division of pay roll)	3.24
Mattress (wire) Mfrs.	1.80
Metal Ceiling Mfrs.	3.24
Metal Goods Mfrs. (not otherwise classified)	6.47
Metal Screen Mfrs. (window or door)	1.80
Metal Spinning (not available for division of pay roll)	1.80
Mining and Milling Machinery Mfrs. (including crushers and rolls, slime classifiers, jigs and transmission machinery)	4.53
Motorcycle and Motorcycle Parts Mfrs. (including the assembling of motorcycles)	1.14

Classification.	Rate.
Musical Instrument Mfrs. (metal)	1.14
Nail and Spike Mfrs.	1.80
Needle Mfrs.	.87
Numbering Machine Mfrs.	1.05
Nut and Bolt Mfrs.	1.80
*Oil Stove Mfrs.	1.44
Ornamental Iron Works. See Iron and Steel Works—shop.	
Oxyacetylene Welding (Autogenous welding) shop only	5.18
Patent Metal Mfrs. (*i. e.*, rolling of metal into thin sheets for wrapping tobacco, chewing gum)	1.44
Pen Mfrs.	.87
Phonograph Mfrs.	1.05
Piano Plates Mfrs. exclusively, including pattern shops and finishing (not available for division of pay roll)	1.62
Piano Wire Mfrs. (not wire drawing)	1.62
Picture Wire Mfrs. (not wire drawing)	1.62
Pin Mfrs.	.87
Pipe (cast iron) Mfrs.	4.16
Pistol Mfrs.—not charging shells	1.14
Plumbers (shop only)	1.80
Plumbers' Supplies Mfrs.	1.80
Printing Press Mfrs.	1.53
Projectile, Shell or Case Mfrs.—no loading or testing with explosives	3.24
Pulley Block (metal) Mfrs.	1.62
Pump Mfrs.	2.16

Classification.	Rate.
Radiator (for automobiles) Mfrs.	1.22
Radiator Mfrs.	1.80
Razor Mfrs. (not safety razors)	1.44
Razor (safety) Mfrs.	2.43
Revolver Mfrs.—not charging shells	1.14
Road Roller Mfrs.	4.53
Sad Iron Mfrs. ("Flatirons")	1.80
Safe Mfrs.	4.53
Saw Mfrs.	1.14
Scale Mfrs.	1.14
Screw Mfrs.	1.14
Sculptors, statuary and ornamental work in bronze, including moulding and casting	1.35
Sewing Machine Mfrs. (exclusively)	1.14
*Sheet Iron Stoves (oil or gas)	1.44
Sheet Metal Workers (see Galvanized Iron Workers).	
Shot Works	3.24
Shovels, Spades, Scoops and Hoes and Gardening Tools, Mfrs.	1.80
Silo Builders (shop only)	3.60
Silverware Mfrs.	.87
Skate Mfrs.	1.05
Slot Machine Mfrs.	1.80
Soda Water Apparatus Mfrs.	2.16
Speedometer, with or without Odometer, for use on vehicles, including installation of same away from factory	1.62
Spring Bed Mfrs.	1.80

Classification.	Rate.
Spring Mfrs. (not railroad carsprings)	1.80
Sprinkler (automatic) Mfrs.	1.22
Stamping (tin and metal) Works	16.50
Stationary Engines—steam or gasoline (not otherwise classified) Mfrs.—not more than 150 h. p., no division of pay roll:	
With foundry	2.25
Without foundry	1.80
Stationary Engines—steam or gasoline (not otherwise classified)—more than 150 h. p.	3.24
Steam and Air Pressure Gauge Mfrs.	1.14
Steam Packing Mfrs.—metal	1.80
Steam Radiator Mfrs.	1.80
Steam Road Roller Mfrs.	4.53
Steam Shovels, Dredges, and Ballast Unloader Mfrs.	4.53
Steel Freight Cars, Pressed Steel Truck Frames, and Bolster Mfrs.	5.18
Steel Works:	
Steel Works—open hearth, bessemer, and crucible, or open hearth and bessemer, casting ingots, and puddling or blooming mill operations	6.94
Steel Works—crucible, casting ingots, and puddling or blooming mill operations. This classification not available for divided pay roll purposes	5.18

Classification.	Rate.
Rolling Mills—operated in connection with steel works, rolling products of every description, including rod mill---	5.18
Rolling Mills—operated in connection with steel works, rolling products of every description—no rod mill--------	4.25
Rolling Mills—rolling of brass, copper and other soft metals. No iron or steel rolling work, no bar manufacturing, no blast furnace, converter or casting of steel----------	2.52
Rolling Mills—rolling of rods only, no blast furnace, converter, or casting of steel. This classification not available for divided pay roll purposes-----	6.94
Rolling Mills—rolling of metal plates and sheets only, including dipping for galvanizing purposes. No blast furnace, converter, or casting of steel. This classification not available for divided pay roll purposes----------	4.25
Rolling Mills—rolling of bars only. No blast furnace, converter, or casting of steel. This classification not available for divided pay roll purposes-----	3.42
Tin and Terne plate rolling from tin plate bars, including dipping. No tin plate bar manufacturing and no blast furnace, converter, or casting of steel--	2.52

Classification.	Rate.
Iron and Steel Works—shop, fabricating and assembling structural iron and steel. No blast furnace, converter, or casting of steel, or rolling mill	7.77
Iron and Steel Works—shop, fabricating, assembling, and manufacturing railings, balconies, fire escapes, staircases, mail chutes, iron shutters, and other iron work (not structural iron or steel), and ornamental brass, bronze, and iron work. No blast furnace, converter, or casting of steel or rolling mill	3.24
Iron and Steel Works—shop, manufacturing ornamental brass, bronze, and iron work exclusively. No blast furnace, converter, or casting of steel or rolling mill. This classification not available for divided pay roll purposes	2.25
*Stencil Mfrs.	1.05
Stove Mfrs. (not sheet iron)	1.14
*Stove Mfrs. (sheet iron)	1.44
Structural Iron and Steel Work. (See Iron and Steel Works.)	
Sword Mfrs.	1.80
Tack Mfrs.	1.35
*Tag, Check and Label (metal) Mfrs.	1.80
Tank Builders (shop only)	3.60
Telegraph and Telephone Apparatus Mfrs.	1.05
Telescope Mfrs.	.87
Textile Machinery Mfrs.	1.62

Classification.	Rate.
Thermometer Mfrs.	1.62
Thermostat Mfrs.	1.62
Tin Can Mfrs.	8.32
Tin Foil Mfrs.	1.44
Tin Plate Mfrs. (See Steel Works.)	
Tin Plate Rolling and Dipping. (See Steel Works.)	
Tinsmith Shop (not otherwise classified)	1.80
Tool Mfrs. (not mfg. machinery) (not otherwise classified)	1.05
Toy (metal) Mfrs.	6.94
Tube (metal) Mfrs.	3.60
Type Founders	1.62
Typesetting Machine Mfrs.	1.05
Typewriter Mfrs.	1.05
Vacuum Cleaner Mfrs.	1.62
Valve and Gauge Mfrs.	1.14
Ventilator Mfrs.	1.80
Voting Machine Mfrs.	1.62
Watch Mfrs.	.61
Watch Case Mfrs.	.87
Water Meter Mfrs.	1.62
Water Tower Mfrs. (shop only)	4.53
Water Wheel (metal) Mfrs.	2.25
Weighing Machine Mfrs.	1.80
Welding, electric or autogenous (oxy-acetylene process) shop only	5.18
Wheel (metal—automobile) Mfrs.	1.80
Wheel (metal—car) Mfrs.	5.36
Wheelbarrow (metal) Mfrs.	3.24

METAL SCHEDULE—RATES—Continued.

Classification.	Rate.
Windmill (metal) Mfrs.	4.53
Wire Basket and Cage Mfrs.	1.62
Wire Cloth Mfrs.	1.14
Wire (decorative) Mfrs. (no wire drawing)	1.62
Wire Drawing Works	4.44
Wire (dress form) Mfrs.	1.62
Wire Fence Mfrs. (no wire drawing)	1.80
Wire Nail Mfrs.	1.80
Wire, Piano Wire Mfrs. (no wire drawing)	1.62
Wire, Picture Wire Mfrs. (no wire drawing)	1.62
Wire Rope Mfrs.	4.44
Wrought Iron Pipe Mfrs.	4.44
Zinc and Copper Goods Mfrs. (no rolling mill, no smelting)	1.80

MILLING SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

MILLING SCHEDULE—RATES.

Classification.	Rate.
Corn Mills	3.05
Flour Mills	3.05
Grist Mills	3.05
Hominy Mills	3.05
Millers (not otherwise classified)	3.05
Oatmeal Mills	3.05
Pure Food Mfrs. (including milling)	3.05
Rice Mills	3.05

MINING (Except Coal) SCHEDULE—RULES.

MINIMUM PREMIUM.—$3.00.

BLASTING.—All rates in this schedule include blasting, if any.

CONSTRUCTION, RECONSTRUCTION, MAINTENANCE AND REPAIR.—All rates in this schedule include the construction, reconstruction, maintenance and repair of all buildings or structures used or maintained in connection with mining operations, if done by employees of the assured or employees of a contractor whose pay roll is included in the pay roll of the assured.

GENERAL.—The office force and the employees of the commissary stores may be written at the clerical office force rate for manufacturing plants in connection with mining risks.

Read General Rules.

MINING (Except Coal) SCHEDULE—RATES.

Classification.	Rate.
†Clay or Shale Mines, shafts, tunnels, or drifts	7.86
†Clay or Shale Mines, surface, no shafts, tunnels, or drifts	7.86
†Copper Mines	7.86
†Feldspar Mines	7.86
†Gold Mines	7.86
†Graphite Mines	7.86
†Gypsum Mines	7.86
†Iron Mines, shafts, tunnels, or drifts	9.80

Classification.	Rate.
†Iron Mines, surface, no shafts, tunnels, or drifts	7.86
†Lead Mines	7.86
†Lead and Zinc Mines, milling, prospecting and shaft sinking, including installation of machinery and erection, construction and repair of premises and/or plant	7.86
†Manganese Mines	7.86
†Mica Mines	7.86
†Nickel Mines	7.86
†Ore Mines (not otherwise classified), shafts, tunnels, or drifts	9.80
†Ore Mines, surface, no shafts, tunnels, or drifts (not otherwise classified)	7.86
Ore Mines, prospecting and exploring only, no development or operation, excluding prospecting by means of diamond drilling, jumper or drop drilling, or any work in shafts, tunnels, or drifts	6.75
†Phosphate Mines	7.86
†Rock Salt Mining and Quarrying	7.86
†Silica Mines	8.32
†Silver Mines	7.86
†Sulphur Pyrites Mines	7.86
†Talc Mines	7.86

MINIMUM PREMIUM.—$1.50.

STAMPING.—All rates in this schedule include stamping hazard, if any.

BLASTING.—Policies written upon classifications in this schedule marked with an asterisk (*) and expressed to exclude blasting, may be written to cover blasting by the use of the Manual classification, rules and rates therefor. The insured must be instructed in all cases where the separate blasting rate applies, that the amount of blasting pay roll expended, as defined under this classification, must be separately kept and reported.

RAILROAD HAZARD.—For railroads in connection with manufacturing plants, if insured plant does not supply motive power, no separate charge for railroad hazard. If insured plant supplies motive power, and railroad is entirely upon the premises covered by the policy, no separate charge for railroad hazard. If cars are moved by steam capstan or drum, not itself movable, no separate charge for railroad hazard.

Logging Railroads shall not be considered as entirely upon the premises of the insured.

Subject to the foregoing, upon all risks in connection with which a railroad is operated, a separate pay roll of all employees engaged in the operation, maintenance, and repair of such railroad shall be rendered

and subjected to the premium rate required in this Manual.

Read General Rules.

MISCELLANEOUS SCHEDULE—RATES.

Classification.	Rate.
Abdominal Truss Mfrs.	1.14
†Acetylene Gas Tank Charging Stations	16.65
Advertising Novelties and Sign Mfrs. (not metal, celluloid or glass)	1.89
Agricultural Implement Mfrs.	3.24
Analytical Chemists, including shop work and work performed away from shop	3.15
Appraisers of Buildings and Machinery	1.14
Artificial Limb Mfrs.	1.57
Asbestos Goods Mfrs.	2.16
Asphalt Works (shop and yards only)	3.15
Auditors, Accountants, and Systematizers:	
Clerical Office force, traveling auditors, accountants, and office systematizers	.21
Factory Cost Systematizers	.87
Automobile Salesrooms (no garage or repair shop; no movement of cars except by hand)—entire compensation of salesmen and clerical force to be included	.63
Awning and Tents Mfrs.—shop and erecting	2.52
Bean—sorting and picking	1.19

Classification.	Rate.
Beet Sugar Mfrs.	3.60
Blacking (shoe) Mfrs.	1.57
Black Lead Mfrs.	2.52
Bone and Ivory Turners	2.52
Bone Workers—not cleaning or trimming in connection with packing-houses	2.52
Bottling Works—(no bottling under pressure)	2.52
Bottlers (bottling under pressure)	4.50
Breweries (with or without bottling)	2.25
Buffing Wheel Mfrs. (cloth or leather only)	1.49
Building Material Dealers (yard work only—no second-hand materials or lumber yard)	2.70
Building Material Dealers (yard work only — second-hand materials) — (see Junk Dealers).	
Butchers' Supplies Mfrs.	3.60
Button Mfrs. (not metal or celluloid)	1.75
Cab Companies—stable hazard only	4.05
Cables—insulation of, for electrical purposes	1.75
Canneries (no can mfg.)	3.15
Carbon Mfrs. (not electrochemical process)	2.52
Carbon Black Mfrs.	2.70
Carpet Cleaning or Beating Works	3.60
†Cartridge Mfrs.	16.50
Caterers	1.14

Classification.	Rate.
Celluloid Goods Mfrs. (from sheets of celluloid or compositions containing celluloid—no celluloid mfg.)	3.60
†Cellulose Mfrs.	6.47
*Cemetery Companies—no blasting	1.89
Chair Seats Mfrs. (from prepared fiber only)	1.31
Charcoal Dealers (no furnaces)	1.49
Cider Mfrs.	1.57
Circular Loom Mfrs. (flexible piping for electric wires)	1.75
Cleaners and dyers	3.60
Coal Billet and Briquette Mfrs.	2.52
Coal Merchants—receiving or shipping by water or by land and water	4.14
Coal Merchants—receiving or shipping by land but not by water	2.70
Cocoa Fibre Mfrs.	2.16
Cocoanut Shredding and Drying	1.98
Coffee Manipulators or Cleaners (not grinders or roasters)	1.05
Coffee Roasters and Grinders	1.05
Compressed Food Mfrs. (tablet form only)	1.05
Cord and Binder Twine Mfrs. (not cordage)	2.16
Cordage Mfrs.	3.60
Cotton Compressing and Ginning	2.88
Cotton Packing for Steam Engine Mfrs.	1.75
Crayon Mfrs.	1.57
Creamery and Dairy Supplies Mfrs.	2.52

Classification.	Rate.
Creamatories—operating	2.70
Culm (slack or coal refuse) Washing	2.52
Curled Hair Mfrs.	1.89
Dexterine Mfrs.	6.47
Diamond Cutters and Setters	.61
Distilling	3.15
Draughtsmen (engaged strictly in that profession)—office duties only. See rates "Clerical Office Employees."	
Drivers (see Rule entitled "Teams," page 8.	
Dry Battery Mfrs., including zinc containers and metal parts, with stamping, if any	2.88
Dry Battery Mfrs., not making zinc containers or metal parts	1.98
Dyers and Cleaners	3.60
Egg Drying	1.57
Electric Insulators, Lava Tips, and Slate Pencil Mfrs.	1.89
Elevated Railroad	7.40
Emery Cloth Mfrs.	1.49
Emery or Carborundum Wheel Mfrs.	2.52
Enamel Cloth Mfrs.	1.98
Express Companies—including loading and unloading operations, but excluding accidents caused by horses and vehicles (no contract liability)	2.52
Eyeglass and Spectacle Mfrs.	.61
*Farm Laborers—(no blasting)	1.50

Classification.	Rate.
Fertilizer Mfrs. (no reduction of garbage or offal)	2.70
Fiber Mfrs.—for mats and matting	3.60
†Firemen (paid or volunteer)	6.94
†Fire Patrol and Salvage Corps	4.32
Fireproof Door and Shutter Mfrs. (wood covered with sheet metal)	3.15
†Fireworks Mfrs. (no exhibition work)	16.50
Fish Curers, Packers, and Dealers (no vessel hazard or ice harvesting), not available for division of pay roll	1.57
Fishing Tackle Mfrs.	1.49
Florists—cultivating and gardening (not to cover away from insured's premises)	1.31
Fountain Pen Mfrs.	.87
Fruit Evaporators	1.57
Fruit (dried) Packers—not fruit evaporators (excluding box factories)	.87
Fur Goods Mfrs. (not preparing skins)	.52
Fur Mfrs. (preparing skins)	1.75
†Fuse Mfrs.	16.50
Garbage Works—(reduction or incineration of garbage or offal)	7.40
Garbage Collectors—refuse and ashes (excluding teams and not employed in garbage reduction or fertilizer plants)	2.16

Classification.	Rate.
Gas Works—operating of gas house, maintenance of existing works and mains, and making of house connections. (Compensation coverage includes gas explosion, inhalation, or asphyxiation)	2.25
Gelatine Mfrs.	1.40
Gilding and Electroplating	1.57
Glucose Mfrs.	6.47
Glue Mfrs.	1.57
Gold Platers	1.57
Graphite Mfrs. (not mfrs. of artificial graphite, for which see Ore Reduction tion Schedule)	2.52
Hair Goods Mfrs.—not otherwise classified	1.98
Hair (human) Goods Mfrs.	1.31
Hatters, Fur, Mfrs.	.70
Horse Dealers—including exhibitions and delivery of horses	6.47
Ice (artificial) Mfrs.	3.60
Ice Companies—harvesting and storing	5.55
Ice Cream Freezer Mfrs.	2.70
Ice Dealers (no harvesting)	3.60
Incandescent Lamp Mfrs.	1.05
Ink (printing) Mfrs.	1.57
Ink (writing) Mfrs.	1.31
Irrigation Works—operating and maintenance, including ordinary extension of laterals	2.70
Isinglass (fish glue) Mfrs.	1.57

Classification.	Rate.
Isinglass (mica) Mfrs.	1.14
Ivory Turners	2.52
Jams, Jellies and Preserves, preparing	1.14
Jewelry Box Mfrs.	1.14
Lamp Black Mfrs.	2.52
Lapidaries	.61
Laundries (not available for division of pay roll)	3.78
Laundry—no machinery, doing hand work exclusively (not available for division of pay roll)	1.05
Laundry—wet wash (not available for division of pay roll)	1.40
Lead (black) Mfrs.	2.52
Lens Mfrs.	.61
Life Floats Mfrs.	1.40
Linoleum and Cork Carpet Mfrs.	3.15
Livery and Boarding Stables, within the building walls only (not selling)	5.09
Lumber Dealers, Coal Merchants, Building or other Material Dealers—receiving or shipping by water or by land and water	4.14
Lumber Dealers, Coal Merchants, Building or other Material Dealers—receiving or shipping by land but not by water	2.70
Mailing and Addressing Companies	.70
Match Mfrs. (excluding lumbering and sawmill operations)	3.60

Classification.	Rate.
Metal Polish Mfrs. (no can mfg.)	1.57
Mica—preparation of, for electrical insulation	1.75
Military Goods Mfrs. (no metal stamping)	1.57
Milk, Powdered, Mfrs.	1.14
Mirror Mfrs.—silvering and beveling only	1.14
Molasses and Syrup Mfrs.	2.52
Moving Pictures—Employees in buildings, yards, or outside representing scenes for moving pictures (not operating moving picture shows)	6.47
Mucilage Mfrs.	1.57
Municipal Risks—all employees engaged in strictly clerical duties	.16
Municipal Risks—all employees not engaged in manual labor and not engaged in clerical office duties, and not otherwise classified. (This classification includes such employees as those engaged in laboratory work, inspectors of the board of health, electrical inspectors, building inspectors and similar occupations	1.85
Municipal Sewage Disposal Plants—operation only (construction work to be covered separately at Manual rates for the proper classification)	2.52
Mustard Mills	.87
News Agents (same classification and rates as Express Companies)	2.52

Classification.	Rate.
Nickel Platers and Finishers	1.57
Nurserymen (not to cover away from insured's premises)	1.31
Nuts—handling, cleaning, and shelling	1.05
Oakum Mfrs.	1.57
Oil Cloth (all kinds) Mfrs.	3.15
Oil Distributing Companies	2.25
Omnibus Companies (inside stable walls only) (not selling)	5.09
Optical Goods Mfrs.	.61
Painters (in shop)	2.07
Painters (in shop) painting automobile and carriage bodies only (not available for division of pay roll)	1.05
Paste Mfrs.	1.14
Peanut handling, cleaning, sorting and storing	1.05
Phonograph Record Mfrs.	1.05
Phosphate Works (no mining)	2.70
Photographers—outside work—(not producing moving pictures)	3.15
Photographic Sensitive Films and Dry Plates (manufacturing and development of negatives only)	1.05
Photographic Supplies Mfrs.	1.05
Pickle Mfrs.	1.57
Piping, flexible, not metal, for interior work in buildings to carry electric wires—Mfrs.	1.75

Classification.	Rate.
Plaster statuary and ornaments, manufacturing from wooden moulds	1.14
Pneumatic Tube Companies—operation only	1.31
Policemen	5.09
Poultry Food Mfrs.	2.97
Printers' Rollers, Mfrs.	1.75
Produce Dealers—buying, packing or otherwise preparing for shipment and transportation to centers for distribution, general produce, using stores or buildings temporarily for receiving, packing, and shipping, but operating no warehouses and employing no means of transportation except teams (teams to be written under separate policy at Manual)	1.98
†Railroad Hazard—Mfrs.' and Contractors' risk	11.20
†Railroad—steam, operation of same, including ordinary maintenance and repair of roadbed. Such roads when not more than 50 miles long, not interstate, when used for transportation of passengers and freight, and when operated with grades not to exceed 100 feet to the mile, may be written for Compensation Coverage only, the pay roll to include all employees, not excepting office men	11.20

Classification.	Rate.
Roofing, Felt—preparation of—not mfg. (not paper)	1.75
Rope Mfrs.	3.60
Salesmen (outside), collectors and messengers who use a vehicle drawn by animals or propelled by mechanical power in the performance of their duties shall be classified and rated either as drivers or chauffeurs, in accordance with the rules provided in the Manual.	
Salesmen (outside), collectors and messengers who do not perform their duties upon any vehicle except public vehicles, and who are not exposed to the mechanical hazard of the risk	.21
Sales Stables—including exhibition and delivery of horses	6.47
Salt Mfrs. (not mining or sinking wells)	1.89
†Salvage Corps and Fire Patrol	4.32
Seed Merchants, including the operation of seed sorting machinery	1.19
Sewage Disposal Plants, care and maintenance of, excluding new construction work	2.52
Shoe and Harness Blacking Mfrs.	1.57
Silver Platers	1.57
Size Mfrs.	1.57
Spice Mills	.87
Sporting Goods Mfrs.	1.05

Classification.	Rate.
Stablemen, inside stable walls only (not selling)	5.09
Starch Mfrs.	6.47
Steam Heating or Power Companies (no electricity or construction—operation of plant only)	3.15
Stock Farm—operating	1.57
Stones, Precious—cutting, setting and polishing (see Lapidaries).	
Storage Yards for wagons and trucks (see Stablemen).	
Stove Polish Mfrs.	1.57
Street Railroad Companies—cable	7.40
Street Railroad Companies—electric, all systems, not interurban	5.55
Street Railroad Companies (dummy engines)	11.10
Street Railroad Companies (electric) interurban	13.87
Sugar Refiners—including all incidental work	3.60
Surveying and Inspecting Engineer Work, including sharpening of stakes and other shop work incident to surveying and inspection of construction operations (no actual construction operations of any description and no supervising or superintending of construction operations). Not available for division of pay roll	2.70

Classification.	Rate.
Tar Mfrs.	2.52
Taxidermist	1.14
Thermometers—Clinical (no glass manufacturing or metal working)	.70
Tortoise Shell Goods Mfrs. from natural tortoise shell exclusively	1.05
Tortoise Shell Novelties—manufactured from real or imitation tortoise shell	1.14
Towel and Toilet Articles—distributing (excluding laundry and teams hazard)	2.16
Truckmen	1.50
Twine (binder) and Cord Mfrs. (not cordage)	2.16
Undertakers	1.75
Upholsterers (not furniture or cabinet-makers)	.87
Vinegar Mfrs.	1.57
Washer (all kinds) Mfrs.	2.34
Water Works—(operating only—no construction work)	2.25
Welsbach Incandescent Mantel Mfrs.	1.57
Whalebone Goods Mfrs.	1.31
Whip Mfrs.	1.05
Window Curtain Roller Mfrs.	1.98
Wine Mfrs.	1.57
Wire Insulation for Electrical Purposes	1.75
Wood Preserving and Fireproofing	5.18

OILS, ETC., SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

OILS, ETC., SCHEDULE—RATES.

Classification.	Rate.
Axle Grease Mfrs.	1.75
Butter and Butterine Mfrs.	1.31
Candle Mfrs.	1.75
Castor Oil Mfrs.	2.62
Cheese Mfrs.	1.31
Cod Liver Oil Mfrs.	2.62
Cold Cream Mfrs.	1.14
Condensed Milk Mfrs.	1.49
Cottolene Mfrs.	2.62
Cottonseed Oil Mfrs.—including refining	6.12
Cottonseed Oil Refiners (refining only, no manufacturing or expressing of oil)	2.62
Creameries	1.31
Dairies	1.31
Fat Rendering (see Grease Mfrs.).	
Gasoline Mfrs.	3.50
Glycerine Mfrs.	1.49
Grease Mfrs.	1.75
Lard Refiners	1.75
Linseed Oil Mfrs.	3.50
Oil Cake Mfrs.	2.62
Oil (petroleum) Refiners (not gasoline)	2.62
Oil (fish) Mfrs.	2.62
Oil (lard) Mfrs.	2.62
Oil (tallow) Mfrs.	2.62
Oil (vegetable) Mfrs.	2.62

OILS, ETC., SCHEDULE—RATES—Continued.

Classification.	Rate.
Oleomargerine Mfrs.	1.31
Soap Powder Mfrs.	1.75
Soap Mfrs.	1.75
Tallow Chandlers	1.75
Wax Mfrs.	1.31

ORE REDUCTION AND CONCENTRATION SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.88.

Read General Rules.

ORE REDUCTION AND CONCENTRATION SCHEDULE—RATES.

Classification.	Rate.
Aluminum Smelting	2.97
Blast Furnaces	9.00
Carbide of Calcium Mfrs.	5.40
Carborundum Mfrs.	**3.15**
Charcoal Mfrs.	2.43
Coke Burners	2.16
Copper Refiners (no ore reduction)	2.25
Copper Smelters	2.97
Gold Reduction	2.97
Gold Refiners (no ore reduction)	2.25
Gold Smelters	2.97
Graphite and Pure Carbon (artificial) Mfrs.	2.70
Iron Smelters	9.00
Lead Smelters	2.97
Metal Matte	2.97
Ore Crushers	3.15
Ores—concentrating and amalgamating	3.15
Quartz Mills	3.15
Silver Reduction	2.97
Silver Refiners (no ore reduction)	2.25
Silver Smelters	2.97
Smelters (not otherwise classified)	9.00
Smelters (by electric process)	2.97
Tin Smelters	2.97
Zinc Smelters	2.97

PAPER SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

PAPER SCHEDULE—RATES.

Classification.	Rate.
Bag Mfrs.:	
Paper only—no paper making	1.14
Paper only—with paper making	1.66
Bond Paper Mfrs. (as Writing Paper).	
Box Mfrs.:	
Mfrs. of Folding Paper Boxes only—no paper making	1.40
With paper making	2.40
Mfrs. of Solid Paper Boxes—no paper making	2.19
With paper making	2.96
Bristol Board Mfrs. (as Cardboard).	
Building and Roofing Paper Mfrs.—no paper making	1.75
Carbon Paper Mfrs.—no paper making	.87
Carpet Lining and Pads Mfrs.—no paper making	1.31
Cardboard Mfrs.—no pulp mill	2.50
With pulp mill (as Pulp and Paper Mfrs.).	
Check Mfrs. (as Tag, Check or Label).	
Cigarette Paper Mfrs. (as Paper Mfrs.).	
Cork Paper Mfrs.—no paper manufacturing	.96

Classification.	Rate.
Corrugated Paper Mfrs. (as Paper Mfrs.).	
Dress Pattern Mfrs.:	
Paper only—including designers, draughtsmen, cutters, and all clerical force—no paper making	.70
Envelope Mfrs. (as Stationery).	
Fiber Goods Mfrs.—no fiber making	2.50
Fly paper Mfrs.—no paper making	.96
Imitation Leather Mfrs. (as Wall Paper Mfrs.).	
Indurated Fiber Mfrs. (as Pulp and Paper Mfrs.).	
Label Mfrs. (as Tag, Check or Label Mfrs.).	
Lace and Ornamental Paper Mfrs.—no paper making	.96
Ledger Paper Mfrs. (as Writing Paper Mfrs.).	
Music Rolls, for Piano Players (perforated paper) Mfrs.—no paper making	.70
Oiled, Paraffined or Waxed Paper Mfrs.—no paper making	.96
Paper Mfrs. (all kinds except writing paper and cardboard):	
No saw or barking mills, and no sulphite or other fibrous pulp making	3.24
With saw or barking mills, but no sulphite or other fibrous pulp making	3.88
Paper and Pulp Mfrs. (as Pulp and Paper Mfrs.).	

Classification.	Rate.
Paper Board Mfrs.—no pulp mill	2.50
With pulp mill (as Pulp and Paper Mfrs.).	
Paper Coating and Finishing	1.14
Paper Cutting for packing purposes	.96
Papier Maché Goods Mfrs.—no paper or wood pulp making (no car wheels)	2.50
Playing Cards Mfrs.—no paper or cardboard making	.96
Pulp and Paper Mfrs.—no saw or barking mills, and no sulphite or other fibrous pulp making	3.24
With saw or barking mills, but no sulphite or other fibrous pulp making	3.88
Pulp Liquor Mfrs.—treatment of Pulp Mill Waste for commercial use as road binder and saturator (not available to Pulp Mfrs.)	2.19
Pulp Mills—ground wood pulp only, from "pulp wood" to "lap," no saw or barking mills	3.24
Ground wood pulp only, including saw or barking mills	3.88
Sulphite or other fibrous pulp processes, with saw and barking mills, if any	5.18
Sand Paper Mfrs.—no paper making	1.49
Stationery Mfrs.—no paper making	.79

Classification.	Rate.
Straw Board Mfrs. (as Pulp and Paper Mfrs.).	
Tag, Check or Label Mfrs.—paper or cardboard only—no paper making	1.14
Tissue Paper Mfrs.—not toilet paper—(as Pulp and Paper Mfrs.).	
Toilet Paper Mfrs. (as Pulp and Paper Mfrs.).	
Wall Paper Mfrs.—paper making only (as Pulp and Paper Mfrs.).	
Designing, printing and finishing only—no paper making	.87
Writing Paper Mfrs.	1.14

POTTERY AND GLASS SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

POTTERY AND GLASS SCHEDULE—RATES.

Classification.	Rate
Bottle Mfrs.	.87
Brick Mfrs.—including construction and reconstruction of sheds and kilns if done by assured's employees, also including clay digging and quarrying (no underground mining)	2.62
†Brick Mfrs.—including construction and reconstruction of sheds and kilns if done by assured's employees, also including underground mining	3.94
Cathedral and Art Glass Window Mfrs., with or without glass making	.79
China Decorating, including firing—no manufacturing. Not available for division of pay roll	.79
China Mfrs.	.35
Concrete Hollow Block Mfrs.	1.49
Doll (bisque or china) Mfrs.	.52
Earthenware (tiling, gas retorts, sewer pipe, and drain pipe) Mfrs. (no underground mining)	2.19
†Earthenware (tiling, gas retorts, sewer pipe and drain pipe) Mfrs. (including underground mining)	3.94
Earthenware (household utensils and art objects) Mfrs.	.35

Classification.	Rate.
Fire Clay Products Mfrs. (no underground mining)	2.19
†Fire Clay Products Mfrs. (including underground mining)	3.94
Glass (plate or window) Mfrs. (no quarrying or excavating)	2.19
Glass Mfrs. (no plate or window glass manufacturing)	.87
Glass (cut) Mfrs.	.79
Glass Eye Mfrs.	.52
Glass Sign Mfrs. (no glass making)	1.05
Marl Mfrs. (including digging, hauling, drying and grinding)	3.06
Mirror Mfrs.—no glass making	1.14
Peat Fuel Mfrs.	3.06
Pipe—Clay (tobacco) Mfrs.	.52
Plate or Window Glass Mfrs. (no quarrying or excavating)	2.19
Porcelain Ware Mfrs.	.35
Potteries—flower pots, art and household utensils only (no sewer or drain pipe, no mining or excavating)	.35
Potteries (tiling, gas retorts, sewer and drain pipes) Mfrs. (no underground mining)	2.19
†Potteries (tiling, gas retorts, sewer and drain pipes) Mfrs. (including underground mining)	3.94
Stone China Mfrs.	.35

Classification.	Rate.
Terra Cotta Mfrs. (art terra cotta for decorative purposes, no mining or excavating). This classification does not include the manufacture of terra cotta for structural use whether decorative or otherwise	.35
Terra Cotta Mfrs. (no underground mining)	2.19
†Terra Cotta Mfrs. (including underground mining)	3.94
Tile (for decorative purposes) Mfrs. (no mining or excavating)	.35
Tile (roof and drainage) Mfrs. (no underground mining)	2.19
†Tile (roof and drainage) Mfrs. (including underground mining)	3.94

PRINTING SCHEDULE—RULES.

MINIMUM PREMIUM.—$.75.

Read General Rules.

PRINTING SCHEDULE—RATES.

Classification.	Rate.
Artists, Designers, Proofreaders, editors, reporters, advertising and circulation solicitors and clerical office force—classification available for division of pay roll to Newspaper Offices, Printers and Publishers	.16
Bookbinders	.87
Electrotypers	.87
Engravers	.87
Hand Printers	.87
Lithographers	.87
Newspaper Offices	.87
Photo Engravers	.87
Printers—hand	.87
Printers—steam	.87
Publishers	.87

RUBBER AND COMPOSITION GOODS SCHEDULE —RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

RUBBER AND COMPOSITION GOODS SCHEDULE —RATES.

Classification.	Rate.
Button (celluloid) Mfrs.	2.25
†Celluloid Mfrs.	9.00
Comb (hard rubber—no celluloid) Mfrs.	1.53
†Composition Goods containing celluloid	9.00
†Corraline Mfrs.	9.00
†Fibroid Mfrs.	9.00
Gutta-Percha Mfrs.	1.80
†Lignoid Mfrs.	9.00
Rubber Belting Mfrs.	1.80
Rubber Boot and Shoe Mfrs.	1.80
Rubber Cement Mfrs.	1.80
Rubber Goods Mfrs. (not otherwise classified)	2.25
Rubber Garments (no rubber mill) Mfrs.	1.80
Rubber Reclaiming Operations, including loading and unloading materials and products to and from cars and wagons	4.68
Rubber Reclaiming Operations, including loading and unloading materials and products to and from cars and wagons —no benzine, naphtha or gasoline used	3.15
Rubber Stamp Mfrs.	.90
Rubber Tire Mfrs.	2.70
Vulcanized Rubber Mfrs.	2.70
Waterproofing Cloth	1.80

MINIMUM PREMIUM.—$3.00.

ADDITIONAL INTEREST.—Policies issued upon stevedores under this schedule may be extended to cover a named steamship company, employing such stevedores, the insurance being limited to the care and defense of suits and to the payment of premium upon forthcoming bonds, in the event of libel. The undertaking shall be limited to injuries resulting solely from the operations of the stevedore covered by the policy, and the policy shall contain no obligation to pay any resulting judgment against the steamship company. Additional rate for this coverage on both policies shall be 10 per cent of the Manual rates for the classification involved.

If, in addition to the extension described above, the policy shall be further extended to cover the payment of judgment against the steamship company, within the limit of the policy, additional rate for such coverage on Compensation policies shall be 25 per cent of the Manual rates applicable to the classification involved.

The foregoing rule is only available when the policy of the stevedore is carried in the Fund.

Read General Rules.

STONE SCHEDULE—RULES.

MINIMUM PREMIUM.—For all risks in this Schedule involving any quarry work, with or without blasting, $3.00. For all other classifications, $1.88.

PAY ROLL.—All employees in or about any quarry, or quarry operations, including foremen, teamsters, scabblers, drillers and laborers (but not including stone cutting outside of quarry), as well as all concerned in blasting operations, shall be included in the quarry pay roll and at the full quarry rate.

Employees engaged in stone cutting on the quarry banks or adjacent thereto but who do not enter the quarry may be classified and rated as provided in this schedule for a stone yard.

Stripping pay roll in connection with marble and stone quarries is incidental to the quarry and should take the quarry rate. It is not proper to divide the pay roll and apply a lower rate to the stripping operations.

BLASTING.—All rates in this schedule include blasting, if any.

Read General Rules.

STONE SCHEDULE—RATES.

Classification.	Rate.
Adamant Plaster Mfrs. (no quarrying)	3.15
Barytes Mfrs. (no quarrying)	2.52

RATES—Continued.

Cement Mfrs. (no quarrying)	5.04
†Cement Mfg. and quarrying with or without blasting	6.30
†Cement Quarries, with or without blasting	7.65
Emery Works—crushing and grinding only (no quarrying)	2.52
Flint and Spar Grinders (no quarrying)	2.52
Grindstone Mfrs. (no quarrying)	2.25
Hone and Oil Stone Mfrs.	2.16
Lime Burners (no quarrying)	3.15
†Lime Quarries, with or without blasting	7.65
†Lime Quarries, with or without blasting, including stone crushing	6.30
Lithographic Stone Mfrs. (no quarrying)	1.80
Lithoid Mfrs. (no quarrying)	1.80
Mantel (marble or slate) Mfrs. (no quarrying)	1.35
Marble Cutters and Polishers (no quarrying)	1.35
Millstone Mfrs. (no quarrying)	2.25
Mortar Mfrs. (no quarrying)	3.15
Plaster Mills (no quarrying)	3.15
Plaster Mixing or Staff Mfrs., mixing dry plaster with hair, no crushing or grinding	2.43
†Quarries, with or without blasting. Bluestone, granite, or mable for monumental or building purposes (no quarrying for dam or bridge work)	6.30

Classification.	Rate.
†Quarries (not lime or cement) with or without blasting (not otherwise classified)	8.10
Sewer Pipe Mfrs. (reinforced concrete only), including all men on ground engaged in manufacturing, no laying of pipes	2.25
Silica Grinding (no quarrying)	2.52
†Slag, Excavation of, and loading on cars, with or without blasting	9.80
Slate Mfrs. (no quarrying)	1.98
†Slate Quarries—with or without blasting	7.20
Soapstone Mfrs. (no quarrying)	1.80
†Stone Crushers (not lime stone), including quarrying, with or without blasting	6.75
Stone Crushers (no quarrying)	3.15
Stone Cutters and Polishers (yard work only)	1.35
Stone Yard (no quarrying), including stone fitters sent out from yard to fit cut stones properly on job (no setting of stone)	1.98
Note.—If employees sent out from stone yards to fit cut stones properly on job, also set the stones, the entire pay roll of such fitters and setters shall be included under and rated the same as "Marble and Stone Setters" —see Contractors' Schedule.	
Talc Mills (no quarrying)	2.25

TEXTILE SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

TEXTILE SCHEDULE—RATES.

Classification.	Rate.
Absorbent Cotton Mfrs.	1.05
Artificial Feather and Flower Mfrs.	.52
Awning and Tent Fabric Mfrs. (shop only)—no manufacturing of wooden pegs or iron frames	1.57
Note.—This classification not to be used for division of pay roll purposes and not to be used if assured engages in erection of awnings and tents. Where both shop and outside operations are involved, see "Awning and Tent Mfrs.—shop and erecting"—Miscellaneous Schedule.	
Badge (silk or worsted) Mfrs.	.87
Bag (burlap, sacking) Mfrs.—weaving	2.10
Bag Mfrs. (sewing only)	.87
Bleacheries	1.75
Bonnet Frame Mfrs. (no wire manufacturing)	.52
Braid Mfrs. (not embroidery mfrs.)	.87
Bunting Mfrs.	.87
Burlap and Sack Mfrs.	2.10
Calico Printers	1.57
Canvas Belting Mfrs.	1.57

Classification.	Rate.
Caps, Mfrs. of, cloth only, sewing machine risk	.52
Carding and Fulling Mills	.87
Carpet Mfrs.	.87
Cloak Mfrs.	.52
Clothing Mfrs.	.52
Cloth Spongers	1.31
Collar and Cuff Mfrs.—including laundry	.44
Corset Mfrs.	.52
Cotton Batting Mfrs.	4.72
Cotton Spinners	.79
Cotton Weavers	.79
Dressmakers	.52
Duck Cloth Mfrs.	1.57
Dyers of Textiles—new goods (not Dyers and Cleaners)	1.75
Embroidery Mfrs.	.52
Feather Pillow Mfrs.	.63
Feather and Flower (artificial) Mfrs.	.52
Felting Mfrs.	1.57
Finishers of Textiles—new goods (same as Dyers).	
Flax Mills	1.57
Fringe and Braid Mfrs. (not embroidery mfg.)	.87
Fulling Mills	.87
Fur Goods Mfrs. (not preparing skins)	.52
Furnishing Goods Mfrs.	.52

Classification.	Rate.
Garment Mfrs.—see Clothing Mfrs.	
Glove and Mitten (silk, woolen or thread) Mfrs.	.63
Hair Cloth Mfrs.	1.31
Handkerchief Mfrs.—no weaving	.52
Hat (straw) Mfrs.	.52
Hat (not straw) Mfrs., including moulding and manufacturing of felt	.70
Horse Blanket Mfrs.	1.57
Hose (cotton) Mfrs.	1.57
Hosiery Mfrs.	.70
Hosiery Mfrs. (from cop yarn—no yarn mfg.)	.58
Jute Mfrs.	3.15
Knitting Mills	.70
Knitting Mills (from cop yarn—no yarn mfg.)	.58
Lace Mfrs.	.52
Linen Mfrs.	.70
Mat and Matting Mfrs.	1.31
Mattress Mfrs. (no spring or wire work or excelsior mfg.)	1.40
Mercerizing Cotton Goods	1.75
Millinery Mfrs.	.52
Necktie Mfrs.	.52
Net—not wire (no cordage or twine making)	.96
Plush and Velvet Goods Mfrs.	.70
Quilt Mfrs.	.96
Ribbon Mfrs.	.44

Classification.	Rate.
Rug Mfrs.	.87
Sail Makers	.87
Shade Cloth Mfrs.	1.57
Shirt Mfrs.—including laundry	.44
Shoddy Mfrs.	4.72
Shoe String Mfrs.	.87
Silk Mfrs.	.44
Silk Thread Mfrs.	.44
Steam Packing Mfg. (not metal)	1.75
Straw Hat Mfrs.	.52
Stuff and Woolen Dyers—in connection with textile mfrs.	1.75
Suspender Mfrs.	.87
Tailors	.52
Thread (cotton or linen) Mfrs.	.70
Thread (silk) Mfrs.	.44
Typewriter Ribbon Mfrs.	.87
Umbrella Mfrs.	1.05
Upholstery Fabric Mfrs.	.79
Upholstery Trimmings Mfrs.	.79
Wadding and Waste Mfrs.	4.72
Webbing Mfrs. (elastic or non-elastic)	.87
Wicking Mfrs.	1.05
Window Shade and Cloth Mfrs.—making and mounting	.61
Wool Combers	1.05
Wool Extract Mfrs. (chemical separation of wool from cotton)	1.75
Wool Spinners, excluding shoddy mfrs.	.79
Wool Weavers, excluding shoddy mfrs.	.79

Classification.	Rate.
Woolen Dyers—in connection with textile mfrs.	1.75
Yarn Finishing—no manufacturing of yarn (putting silk finish on and winding on spools)	.52
Yarn Mfrs.	.79

TOBACCO SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

TOBACCO SCHEDULE—RATES.

Classification.	Rate.
Cigar and Cigarette Mfrs.	.52
Tobacco (chewing, smoking, plug and fine cut) Mfrs.	.63
Tobacco (snuff) Mfrs.	.63
Tobacco Mfrs. (not otherwise classified)	.63

VESSEL SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.50.

Read General Rules.

VESSEL SCHEDULE—RATES.

Rates in this schedule include the Collision hazard. Policies will not be issued to exclude Collision hazard.

Classification.	Rate.
†Bargemen and Lightermen	5.00
†Barge and Canal Boatmen—crews only —no loading and unloading	4.00
†Ferry Companies	4.00
†Fishing Vessels, including fish curing, packing and dealing	4.00
†Ocean and Coastwise Sailing Vessels	4.00
†Ocean and Coastwise Steamers	4.00
†Ocean and Coastwise Tugboats—towing	4.50
†River and Sound Steamers and Sailing Vessels	4.50
†Supply Boats—supplying water or gasoline for shipping	4.50

WAREHOUSE AND STORE SCHEDULE—RULES.

MINIMUM PREMIUM.—$.75.

Read General Rules.

WAREHOUSE AND STORE SCHEDULE—RATES.

Classification.	Rate.
Agricultural Implement Stores (no manufacturing)	1.10
Apartment Hotel and Hotel Apartment (excluding laundry)	1.31
Apartment Houses	1.31
Asylums, including pay roll of entire staff (excluding injuries to patients due to negligence of professional attendants)	1.31
Athletic Clubs	1.31
Auctioneers (to cover wherever goods are auctioned)	1.31
Barbers	.52
Barbers' Supplies (no manufacturing)	.52
Bathing House Employees	1.66
Baths (excluding injuries to customers due to negligence of professional attendants)	1.31
Billiard and Bowling Halls	2.89
Billiard Halls—no bowling alleys	1.92
Bowling Halls	3.76
Bottles (second-hand), Dealers in	4.55
Butchers—meat or provision stores (no manufacturing, slaughtering or rendering)	.61

Classification.	Rate.
Butchers' Supplies (no manufacturing)	.61
Carriage Repositories and Salesrooms	.52
Clerical Office Employees in manufacturing plants	.21
Note.—It being understood that this classification shall include only those whose duties are confined to keeping the books of the assured, conducting correspondence, or engaged wholly in the office where such books are kept or correspondence conducted, and who have no duty of any other nature in or about the assured's premises.	
Clerical Office Employees not in manufacturing plants	.16
Clothing Store, Wholesale or Retail, with or without manufacturing	.52
Club Houses (not athletic, country, or yacht club)	.65
Cold Storage Warehouses	2.19
Colleges, except pay roll of professors and teachers, for which see page 115.	
All employees engaged in care, custody, and maintenance of premises, including elevator attendants	1.31
Clerical office employees	.16
Cotton and Woolen Clipping, new goods only (dealers in, and baling, not rag and paper stock dealers)	1.31

Classification.	Rate.
Counter Lunch Room	1.31
Country Clubs	1.31
Dentists	.52
Department Stores	.65
Note.—This classification shall also apply to 5 and 10 cent stores, or stores advertising merchandise for sale at a maximum or minimum stated price.	
Dry Goods Stores (no manufacturing)	.61
Exhibitions—Agricultural, Horticultural or Industrial in parks or other ground enclosures:	
Employees engaged in the care, custody, and maintenance of premises, excluding those engaged in the operation of merry-go-rounds, swings, roller-coasters and other amusement devices	1.14
Employees engaged in the care, operation and maintenance of merry-go-rounds, swings, roller-coasters, and other amusement devices	15.14
Exposition Building Employees	1.14
Furniture Dealers (store only)	.52
Glass Merchants, including operations of bending, grinding, bevelling, and silvering plate glass	.87

Classification.	Rate.
Grain Elevators (line), including any or all of the following operations: Dealers in Coal and Wood, Wire Fencing, Agricultural Implements, Hay, Grain, and Feed and Lumber Yard	1.75
Grain Elevators—line or terminal	2.19
Hardware Stores (no manufacturing)	.52
Hay, Straw and Feed Dealers	1.31
Hide and Leather Dealers	1.31
Hospitals, including pay roll of entire staff (excluding injuries to patients due to negligence of professional attendants)	.61
Hospitals—Veterinary	5.25
Hotels (excluding laundry)	.87
Importers and Dealers in Goat and Sheep skins	.61
Iron Merchants (not junk or scrap iron or hardware dealers)	1.31
Jewelry Stores—wholesale or retail or both, all employees	.44
Junk Dealers (shop and yard)	10.50
Ladies' Hairdressing and Manicuring	.52
Leather and Hide Dealers (no mfg.)	.52
Machinery Dealers—store only, no manufacturing	1.10
Malt Houses	1.75

Classification.	Rate.
Marketmen—including meat and provision store (no manufacturing, slaughtering, or rendering)	.61
Mercantile or manufacturing premises variously occupied by persons other than the owner, not otherwise classified (owner's risk only)	1.75
Milk Dealers—store or depot only	.61
Office Buildings:	
Pay roll to include elevator attendants and all other employees engaged in care, custody, and maintenance of premises	1.31
Clerical office employees	.16
Paper and Rag Stock Dealers—handling new paper waste from publishers, printers, lithographers, etc., or handling new cloth clippings from manufacturing establishments (no handling of junk, old rags, or old paper)	2.36
Photographers—Studio work (not producing moving pictures)	.52
Poultry Dealers, Wholesale or Retail (including killing of poultry)	.61
Professors and teachers in schools and colleges (not veterinary nor manual training)	.16
Professors, teachers and assistants, manual training schools	.87

Classification.	Rate.
Professors, teachers and assistants, veterinary colleges	.87
Public Libraries:	
All employees engaged in care, custody and maintenance of premises, including elevator attendants	1.31
Librarian, assistant librarian, and all clerical assistants	.16
Public Museums of Art or Natural History:	
All employees engaged in care, custody and maintenance of premises, including elevator attendants	1.31
Curator, assistant curator, and all clerical assistants	.16
Public Picture Galleries:	
All employees engaged in care, custody, and maintenance of premises, including elevator attendants	1.31
Curator, assistant curator, and all clerical assistants	.16
Rag and Paper Stock Dealers	8.75
Real Estate Employees, outside of office, including collectors, no construction work	.87
Restaurants	.87
Retail Stores (not otherwise classified)	.35
Rubber Stock Dealers—receiving, handling, baling and shipping old rubber stock	2.19

Classification.	Rate.
Rubber Tire Dealers—sale, repair, and vulcanizing, including adjustment of tires to vehicles away from premises of assured	2.19
Schools, except pay roll of professors and teachers, for which see page 115.	
All employees engaged in care, custody, and maintenance of premises, including elevator attendants	1.31
Clerical office employees	.16
Schools and Colleges—employees engaged in care and maintenance of buildings and grounds, excluding Farm and Construction operations	1.31
Clerical office employees	.16
Scrap-Iron Dealers (shop and yard)	10.50
Ship Chandler Stores (no mfg.)	.52
Shooting Galleries—not rifle ranges	3.27
Skating Rinks, ice or roller	1.14
Skins, Goat and Sheep—importers and dealers	.61
Storage (cold)	2.19
Storage (baled cotton)	2.19
Storage (furniture)	1.31
Storage (grain)	2.19
Storage—general merchandise (not otherwise classified)	2.19
Store Risks, retail, exclusively (not otherwise classified)	.35

Classification.	Rate.
Store Risks, wholesale (not otherwise classified)	.52
Store Risks, wholesale and retail (not otherwise classified)	.44
Tailor Store, wholesale or retail, including cutting—with or without manufacturing	.44
Tenements:	
All employees engaged in care, custody, and maintenance of premises, including elevator attendants	1.31
Clerical office employees	.16
Theater Companies. Rate applicable to players or entertainers only:	
(*a*) For operas, dramas, and comedies	.61
(*b*) For vaudeville, burlesque, farce, continuous performance, and moving pictures	1.40
Theater Employees, including executives or managers (not stage managers), box office employees, ushers, and others not employed upon the stage	.61
Theater Employees with stage duties	1.40

Classification.	Rate.
Tobacco Rehandlers	.52
Warehouse, Private—used exclusively for storing surplus stock of the assured, and covered in connection with store or other sales place, to take the rate of such store or sales place. Not applicable to any form of warehousing or storing, for which specific rates are made in this schedule.	
Warehousemen (general merchandise, not otherwise classified)	2.19
Wholesale Stores (not otherwise classified)	.52
Wholesale and Retail Stores (not otherwise classified)	.44
Wholesale or Retail Poultry Dealers (including killing of poultry)	.61
Wine and Spirit Merchants	.87
Wine and Spirit Merchants (retail) no bar on premises; liquor sold in packages only	.87
Wool Merchants—office and warehouse	.61
Yacht Clubs	1.31
Y. M. C. A. and Y. W. C. A. Institutions —pay roll must include all teaching, preaching and operative force	.44

WOOD SCHEDULE—RULES.

MINIMUM PREMIUM.—$1.88.

Read General Rules.

WOOD SCHEDULE—RATES.

Classification.	Rate.
Barbers' Supplies (including furniture manufacturing)	2.25
Barrel Mfrs.—making heads, hoops, staves, etc., and assembling	4.05
Barrel Mfrs.—not making heads, hoops, staves, etc., assembling only	2.43
Barrel (wood veneer) Mfrs.	4.05
Baseball Bat Mfrs.	2.16
Basket (willow ware) Mfrs.	1.35
Basket (wood veneer) Mfrs.	4.05
Basket (wood veneer) Mfrs.—not manufacturing veneer or using machinery	2.43
Bedstead (not Metal) Mfrs.	2.25
Bee Hive Mfrs.	2.25
Bellows Mfrs.	2.25
Bent Wood Mfrs.	1.80
Billiard Table Mfrs., including setting up at place of delivery	2.25
Block (pulley) Mfrs.	2.70
Bobbin and Spool (wood) Mfrs.	2.43
Broom Mfrs. (no sawmill)	.72
Broom Mfrs. (with sawmill)	2.70
Brush Mfrs. (no sawmill)	.72
Brush Mfrs. (with sawmill)	2.70

Classification.	Rate.
Keg Mfrs., not making heads, hoops, staves, etc., assembling only	2.43
Kindling Wood Mfrs.	3.24
Ladder Mfrs.	2.25
Last Mfrs.	2.43
Lead Pencil Mfrs.	.99
Mantel (wood) Mfrs. (shop only)	2.25
Mast and Spar Mfrs. (shop only)	3.60
Musical Instrument Mfrs. (wood)	81
Organ (cabinet or parlor) Builders, including the setting up at the place of delivery (not available for division of pay roll)	.81
Organ (pipe for churches) Builders, including the setting up at the place of delivery	2.43
Pail Mfrs.	3.24
Parquet Flooring Mfrs. (shop only)	2.25
Pattern and Model (wood) Mfrs.	2.43
Peg and Skewer (wood) Mfrs.	2.25
Piano Mfrs., including the setting up at the place of delivery	.81
Piano Action Mfrs.	.81
Piano Forte Case Mfrs.	.81
Piano Keys Mfrs.	.81
Piano Mfrs.—assembling of parts only	.81
Piano Players, Automatic—manufacturing, installing, and repairing	.81
Picture Frame Mfrs.	2.43

Classification.	Rate.
Picture Frame Mfrs. (not operating moulding mill or manufacturing mouldings)	1.80
Picture Frame Mfrs. (no power machinery)	1.08
Pipe Mfrs.—wood (tobacco)	1.44
Pulley Block (wood) Mfrs.	2.70
Pump (wood) Mfrs.	2.25
Pyrographic Goods Mfrs.	2.25
Rattan Goods Mfrs.	1.35
Refrigerator Mfrs. (shop only)	2.25
School Supplies Mfrs.	2.25
Screen Mfrs. (window or door)	2.25
Shade Roller Mfrs. (including assembling)	1.80
Showcase Mfrs.	2.25
Spar and Mast Mfrs. (shop only)	3.60
Spool (wood) Mfrs.	2.43
Tank (wood) Builders (shop only)	3.60
Toy (wood) Mfrs.	2.43
Trunk (wood) Mfrs.—including metal frames and fittings	3.24
Tub Mfrs.	3.24
Turners (wood)	2.70
Veener Package Mfrs.—fruit and vegetable baskets, butter dishes, etc., made from veneer (not veneer mfrs.)	2.70
Veneer Seat Mfrs. (not veneer mfrs.)	2.70
Washboard Mfrs.	2.43

WOOD SCHEDULE—RATES—Continued.

Classification.	Rate.
Washing Machine and Clothes Wringers Mfrs.	2.70
Weather Strip Mfrs. (window or door)	2.16
Wheelbarrow (wood) Mfrs.	2.52
Willow Ware Mfrs.	1.35
Windmill (wood) Mfrs. (shop only)	2.43
Window Blind and Wood Shade Mfrs.	2.70
Woodenware Mfrs. (not otherwise classified)	2.70
Wood Heel Mfrs.	2.25
Wood Mantel Mfrs.	2.25
Wood Tank Builders (shop only)	3.60
Wood Turners	2.70